



# **GINNIE<sup>NET</sup> ON THE WEB**

## **ISSUER SINGLE FAMILY TRAINING GUIDE**

**Government National Mortgage Association**

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## Document Revision Sheet

RELEASE NO.	DATE	REVISION DESCRIPTION
Rev 1.0	08/01/2010	GINNIE/NET ISSUER SINGLE-FAMILY TRAINING GUIDE Template and Checklist
Rev 1.0	09/27/2010	<ul style="list-style-type: none"> <li>❶ Full document optimization and compliance standardization</li> <li>❷ Full compilation and compression of <i>multiple</i> (9) external files</li> <li>❸ Captioning/labeling of all document FIGURE and TABLE items</li> <li>❹ Regenned all Index entities for TOC, LOF and LOT</li> </ul>
Rev 1.0	10/06/2010	All senior SME change recommendations posted/document updated
Rev 1.0	11/7/13	<ul style="list-style-type: none"> <li>• Removed Ginnie Mae logo from screen shots</li> <li>• Added M2SYS Bioplugin Client Installation Guide for Windows 7</li> <li>• Updated hardware and software Operating System requirements, Appendix, Form HUD 11710D Reporting Frequency</li> </ul>
Rev 1.1	05/01/2015	Updated Hardware and Software Requirements, Fingerprint Scanner, Maintenance, and Investor Reporting.
Rev 1.2	08/05/2015	Removed: GinnieNET Security section;RSA Public And Private Key Generation Software Overview; Fingerprint Verification; Remaining Principal Balances (RPB) Reporting; Investors Quarterly Certifications (CAVs); HMBS RPB, WAC and Payment Report
Rev 1.3	9/29/2015	Updated guide to include SecurID Token details.
Rev 1.4	02/17/2016	Added new instructions for Import Recertification Function in Section 8.11.1 ('Recertification')
Rev 1.5	04/01/2016	<ul style="list-style-type: none"> <li>• Cleanup and formatting</li> <li>• Removed Monthly Summary Reports/Remittance Advice submission</li> </ul>
Rev 1.6	10/28/2016	User email fields on multiple screens

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# 1 GENERAL INFORMATION - SECURITY

## 1.1 GINNIE*NET* SECURITY

There are three (3) types of Users with Ginnie*NET* On The Web. The **Enrollment Administrator** (Security Officer in the Ginnie*NET* On The Web Suite) is an employee of the Issuer/Custodian who adds users, assigns roles, verifies credentials for SecurID Token, and resets passwords. The **Data Entry user** does data entry, data imports and generates reports. The **Authorized Signer** has network access and initiates communication with the network by sending and/or receiving pools, inquiries, etc. The Data Entry user may also be granted access as an authorized signer.

All users will need to provide credentials prior to gaining access to the Ginnie*NET* On The Web. The Enrollment Administrator's credentials must be validated (in-person enrollment) who in turn will be responsible for validating the credentials of other users and for capturing the initial biometric reading for authorized signers as they are added to the system. A government photo ID will be required (i.e., driver's license, passport, etc.) along with the Ginnie*NET* public and private key disk.

**Ginnie Mae strongly recommends that each Issuer and Custodian location maintain separate enrollment administrators and that each location have a back-up enrollment administrator.**

There is no installation required for Ginnie*NET* On The Web. To access Ginnie*NET* On The Web from your internet browser, type **www.ginnienet.net**. This URL will take you to Ginnie*NET* On The Web.

## 1.2 HARDWARE AND SOFTWARE REQUIREMENTS

Equipment must meet the following minimum configuration requirements for acceptable Ginnie*NET* performance:

TABLE 1 HARDWARE AND SOFTWARE REQUIREMENTS

EQUIPMENT	USER
Operating Systems	Windows XP, Windows Vista, Windows 7 and Windows 8.
Memory	256 MB
Hard Drive	45 MB
Miscellaneous Requirements	High Speed Internet Connection
	Internet Explorer (32-bit versions only) 6 through 11
	Mouse
	Available USB Port
	Adobe Acrobat Reader (free download)
Recommended Screen Resolution	Minimum: 1152x864

Ginnie*NET* Customer Service is available from 8:30 AM to 7:00 PM EST. Our Customer Service department will answer question pertinent to hardware and software problems, including the SecurID Token enrollment, installation and communications. The toll free number and E-Mail address is:

1-800-234-4662, option #1.  
[Ginniema1@bnymellon.com](mailto:Ginniema1@bnymellon.com)

We are located at the following address:

Bank of New York Mellon  
101 Barclay Street (8 East)  
New York, NY 10286

Ginnie*NET* Customer Service is closed on all Federal and Bank holidays.

### **1.3 DOCUMENT TERMS, DEFINITIONS, ACRONYMS AND ABBREVIATIONS**

A list of all terms, definitions, acronyms and abbreviations used in context within this Ginnie*NET* ISF Training Guide document may be viewed in full in [APPENDIX A](#).

## 2 SECURID TOKEN

### 2.1 OBTAIN GMEP LOGIN AND PASSWORD

1. Complete the Ginnie Mae Systems Access Issuer User Registration Form found on the Ginnie Mae's 2015 Modernization webpage:  
[http://ginniemae.gov/doing\\_business\\_with\\_ginniemae/modernization/Pages/default.aspx](http://ginniemae.gov/doing_business_with_ginniemae/modernization/Pages/default.aspx).
2. Submit the request form to one of your Security Officers. Your Security Officer will process the request and provide your GMEP User ID and initial password.

### 2.2 OBTAIN AND ACTIVATE SECURID TOKEN

1. Complete the SecurID Token Request Form found on the Ginnie Mae's 2015 Modernization webpage at: [http://ginniemae.gov/doing\\_business\\_with\\_ginniemae/modernization/Pages/default.aspx](http://ginniemae.gov/doing_business_with_ginniemae/modernization/Pages/default.aspx).
2. Submit the request form to one of your Security Officers.
3. Your Security Officer will process the request and send you your assigned SecurID Token once approved by Ginnie Mae Relationship Services.
4. To activate your SecurID Token after receiving it, contact the SecurID Client Assistance Center at 800-332-4550 (Option 8).
5. Log in to GMEP to validate the SecurID Token and receive your 4 digit PIN. Additional instructions on how to enable and validate your SecurID Token are available on Ginnie Mae's website

### 2.3 COMPLETE VERIFICATION IN GMEP

1. Log in to GMEP at [www.eginniemae.net](http://www.eginniemae.net).
2. Click the IPMS link, then navigate to the Verify User Assignment option.

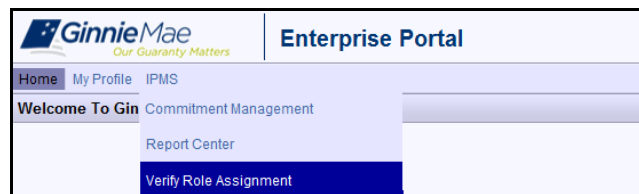


FIGURE 1: VERIFY AUTHORIZED GINNIE<sup>NET</sup> SIGNER ROLE

3. Enter a User ID.
4. Enter a Company ID number.
5. Click the Display button.

**GinnieMae** | ENTERPRISE PORTAL  
Our Guaranty Matters

PROCESSING & SERVICING ▼ REPORT CENTER **VERIFY ROLE ASSIGNMENT**

User ID : L\_TestUser Company ID : 1234 **Display**

**VERIFY AUTHORIZED GINNIE NET SIGNER ROLE**

Result	Validation
No records to show	

FIGURE 2: VERIFY USER ASSIGNMENT SCREEN

The validation flag indicates the overall status of the validation. A red indicates at least one validation resulted in a failure and green indicates that the user has successfully passed all validations. Details for each validation and the associated result can be found in the grid displayed on the screen.

**GinnieMae** | ENTERPRISE PORTAL  
Our Guaranty Matters

PROCESSING & SERVICING ▼ REPORT CENTER **VERIFY ROLE ASSIGNMENT**

User ID : L\_TestUser Company ID : 1234 **Display**

**VERIFY AUTHORIZED GINNIE NET SIGNER ROLE** 🚩

Result	Validation
Failed	Overall Validation Failed
Success	Userid is Active
Success	Securid Token Role is Active
Failed	GNET Authorized Role is not found
Success	Organization is Active
Success	OrgID assignment is Active
Failed	OrgID Not setup for GNET Authorized Role
Failed	User is not Authorized Signer
Failed	Not employed by organization subservicing for issuer

FIGURE 3: VALIDATION RESULTS SCREEN



### 3 SECURITY ADMINISTRATION

#### 3.1 LOGGING IN TO GINNIE<sup>NET</sup>

The following steps describe how to log in to Ginnie<sup>NET</sup>:

1. To log in to Ginnie<sup>NET</sup>, navigate to [www.ginnienet.net](http://www.ginnienet.net).
2. Click Continue to Login at the bottom of the screen.
3. Enter your User ID
4. Enter your Password
5. Click Login

The Ginnie<sup>NET</sup> on the Web main menu displays.

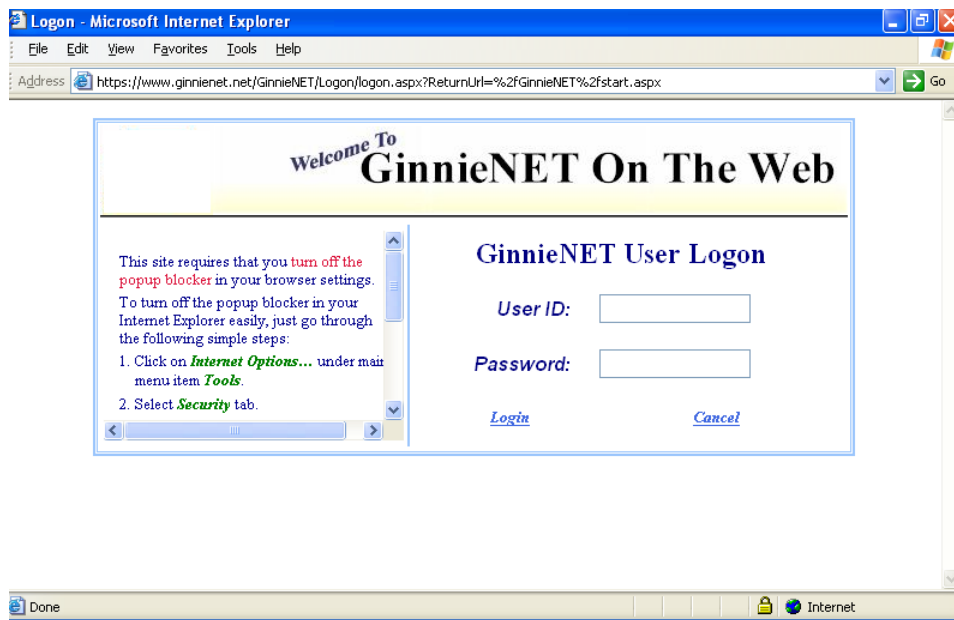
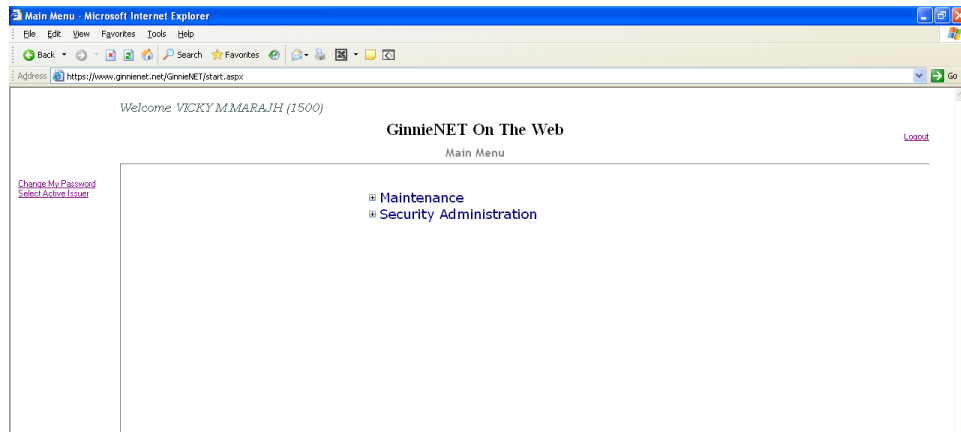


FIGURE 4: GINNIE<sup>NET</sup> LOGON SCREEN

The Enrollment Administrator (Security Officer) in each Issuer/Custodian office will be responsible for adding new issuers. Ginnie<sup>NET</sup> will assign a unique ID and a default password to each user. The password must be changed the first time a new user logs on to the system.

It is recommended that at least two (2) Security Officers (a primary and a back-up) be identified from each Issuer/Custodian location.

FIGURE 5: GINNIE<sup>NET</sup> ON THE WEB MAIN MENU SCREEN

Select one of the following options:

**Change Password** (shown on the left side of the screen):

**Security Administration** option:

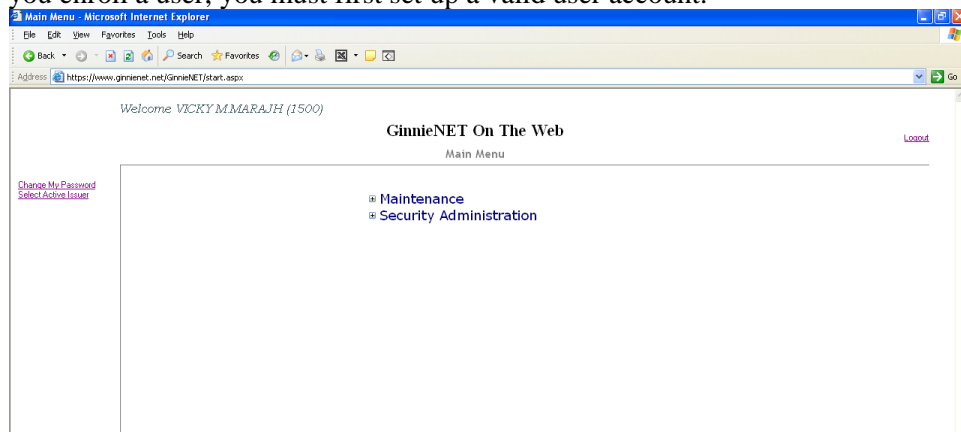
- Add new user account;
- Manage user account.

**NOTE:** Clicking on the **Logout** link in the upper right-hand corner of the screen will navigate the user out of Ginnie<sup>NET</sup> completely.

### 3.2 ADD A NEW USER ACCOUNT

To begin the enrollment process, the Enrollment Administrator will log onto [www.ginnienet.net](http://www.ginnienet.net), then enter their assigned Ginnie<sup>NET</sup> User ID and password. The Ginnie<sup>NET</sup> On The Web **Main Menu** screen will then appear:

**NOTE:** *Before you enroll a user, you must first set up a valid user account.*

FIGURE 6: GINNIE<sup>NET</sup> ON THE WEB MAIN MENU SCREEN (w/ SECURITY ADMINISTRATION LINK)

[Step 1] Click on the **Security Administration** link.

[Step 2] Then, click on the **Add New Local User Account** link.



FIGURE 7: SECURITY ADMINISTRATION - ADD NEW LOCAL USER ACCOUNT LINK

The **Add New Local User Account** screen will then display.

**GinnieNET On The Web**  
Add New Local User Account

---

Provide information in all fields, and click Submit button:

**User's Screen Name :**

**User's Title :**

**User's Email :**

**Initial Password :**  (case-sensitive)

**Initial Role :**

**Associated Issuer :**

**Associated Custodian :**

FIGURE 8: SECURITY ADMINISTRATION - ADD NEW LOCAL USER ACCOUNT LINK OPTIONS

[Step 3] Enter the user's *name* in the **User's Screen Name:** field.

[Step 4] Enter the user's *title* in the **User's Title:** field.

[Step 5] Enter the user's *email* in the **User's Email:** field.

[Step 6] Enter the initial *password* for the user in the **Initial Password:** field.

**NOTE:** No one should know your password. Be sure to create a password that you can remember easily. The integrity of the password can be critically compromised if you ever write it down. The user may change their password at any time by clicking on the [Change My Password](#) option, found in the left-hand corner of the page.

- [Step 7] Select an initial *role* for the user from the **Initial Role:** field's drop-down list.
- [Step 8] Select an *issuer number* for the user from the **Associated Issuer:** field's drop-down list.
- [Step 9] Bypass the **Associated Custodian:** field.
- [Step 10] Once all data has been entered, click on the <Submit> button to generate the new User ID. The New User Profile confirmation message, "**The new user profile has been added as [1501242].**", will then appear. The system generates a different ID to access Ginnie*NET* for each new user added to the system.

**NOTE:** Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie*NET* completely.

### 3.3 MANAGE LOCAL USER ACCOUNTS

To manage local Ginnie*NET* user accounts, step through the following procedural flow:

- [Step 1] From the Ginnie*NET* On The Web main menu screen, click on the **Manage Local User Account** link, found under the **Security Administration** screen option.

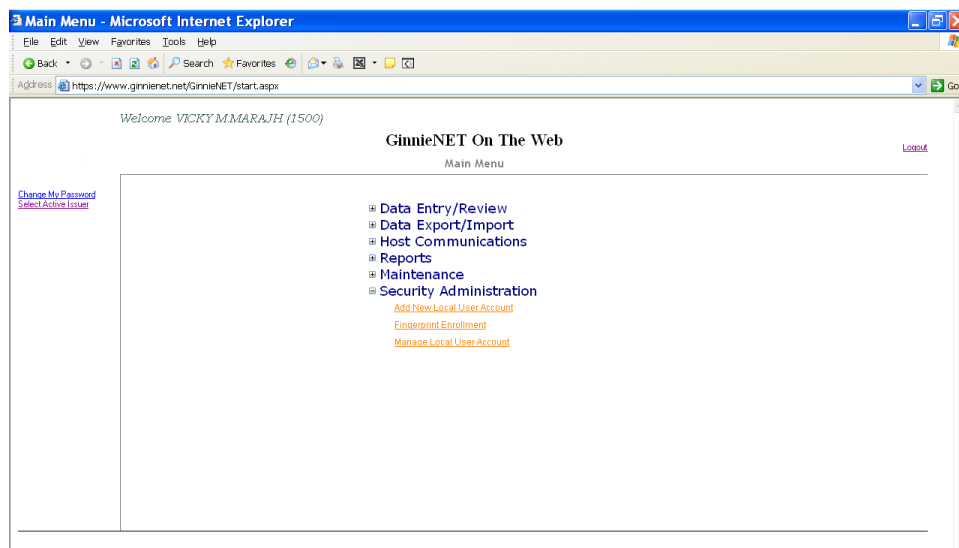
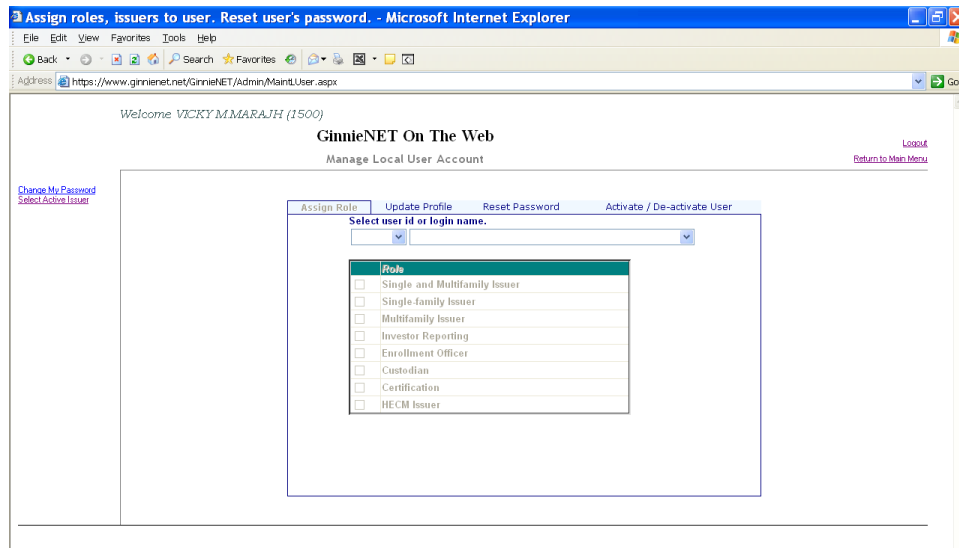


FIGURE 9: GINNIE*NET* SECURITY ADMINISTRATION SCREEN (w/MANAGE LOCAL USER ACCOUNT LINK)

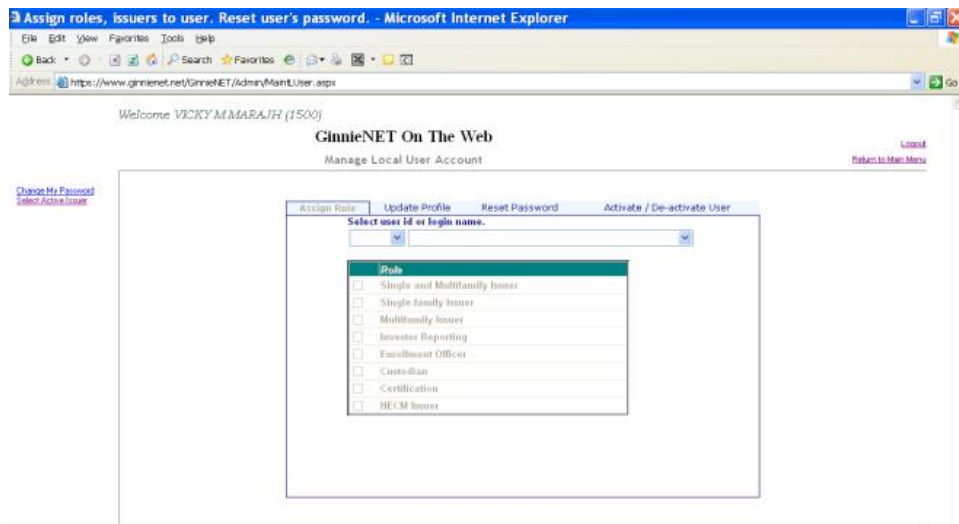
- [Step 2] The Enrollment Administrator may then click on the **Manage Local User Account** link to assist users with all of the following system tasks:
- Assign Role;
  - Update Profile;
  - Reset Password;
  - Activate/Deactivate User.

FIGURE 10: GINNIE<sup>NET</sup> MANAGE LOCAL USER ACCOUNT SCREEN (W/SELECTION OPTIONS)

### 3.4 ASSIGN USER ROLE

The **ASSIGN ROLE** option allows the Enrollment Administrator to grant access to different functions within the system. To assign a user role, step through the following procedural flow:

[Step 1] Click on the down arrow [▼] to access a list to select a user by either their User ID *or* login name.

FIGURE 11: GINNIE<sup>NET</sup> ASSIGN ROLE TAB

[Step 2] If there is *more than* one (1) Issuer assigned to your system, click on the down arrow [▼] to access a list to select the desired Issuer ID.

[Step 3] Click on the **Update Profile** tab.

[Step 4] Select the related function(s) desired for the current user, then click on the <Submit> button. The selected user profile will then be updated in the Ginnie*NET* system

To change the role(s) for another user from this screen, search for the user(s) for which you wish to assign a role(s) by clicking on the down arrow [▼] to select by User ID or login name.

**NOTE:** Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie*NET* completely.

### 3.5 UPDATE USER PROFILE

The **UPDATE USER PROFILE** option allows the Enrollment Administrator to update a user screen name or screen title. To update a user profile, step through the following procedural flow:

[Step 1] Click on the **Update Profile** tab. The Update Profile screen will then display.

Assign Role   **Update Profile**   Reset Password   Activate / De-activate User

Select user id or login name.

▼   [Text Input]

[Text Input]   Update screen name

[Text Input]   Update screen title

[Text Input]   Update Email

▼   Add new issuer

[Text Input]   Re-assign custodian

FIGURE 12: GINNIE*NET* ASSIGN ROLE SCREEN (SELECT USER ID OPTION)

[Step 2] Click on the down arrow [▼] to select a user by either their User ID or login name.

Assign Role   Update Profile   Reset Password   Activate / De-activate User

Select user id or login name.

C600043 ▼

The selected user login id is C600043.

Automated Tester - Custodian   Update screen name

Automated Tester - Custodian   Update screen title

Update Email

	ID	Name
Remove	1500	EQUIBANK N. A.

1500 ▼   Add new issuer

Re-assign custodian

FIGURE 13: GINNIE*NET* UPDATE PROFILE SCREEN

- [Step 3] Change a user's screen *name* by entering a new screen name and clicking on the <Update screen name> button.
- [Step 4] Change a user's screen *title* by entering a new screen title and clicking on the <Update screen title> button.
- [Step 5] Change a user's *email* by entering a new email and clicking on the <Update Email> button.

### 3.6 ADD NEW ISSUER

The **Add New Issuer** option allows the Enrollment Administrator to add a new issuer. To add a new issuer, step through the following procedural flow:

- [Step 1] Click on the down arrow [▼] to select a user by either their User ID *or* login name. If *more than one* (1) Issuer is to be assigned to the system, select the desired Issuer ID from the drop-down list.

[Step 2] Then, click on the <Add New Issuer> button.

Assign Role   Update Profile   Reset Password   Activate / De-activate User

Select user id or login name.

1500008 ▼

The selected user login id is 1500008.

Wade W Gayle   Update screen name

www1   Update screen title

  Update Email

	ID	Name
<a href="#">Remove</a>	1500	EQUIBANK N. A.
<a href="#">Remove</a>	1504	FARM & HOME SAVINGS ASSOCIATION

1500 ▼   Add new issuer

  Re-assign custodian

FIGURE 14: GINNIE*NET* ADD NEW ISSUER FUNCTION

The new Issuer ID will then be added to the Ginnie*NET* system.

### 3.7 REMOVE AN ISSUER FROM A USER'S PROFILE

The **Remove and Issuer from a User's Profile** option allows the Enrollment Administrator to remove an issuer from a select user profile. To remove an issuer, step through the following procedural flow:

[Step 1] Click on the down arrow [▼] to select a user by either their User ID *or* login name from the drop-down list.



[Step 2] Once the desired Issuer name has been selected, click on the <Remove> link next to the particular issuer.

Assign Role   **Update Profile**   Reset Password   Activate / De-activate User

Select user id or login name.  
 ▼ ANDREA HUNTER ▼

ANDREA HUNTER   Update screen name

MASTER TESTER   Update screen title

  Update Email

	ID	Name
<a href="#">Remove</a>	1500	EQUIBANK N. A.
<a href="#">Remove</a>	2094	U. S. BANK, NA
<a href="#">Remove</a>	2272	NAVY FEDERAL CREDIT UNION
<a href="#">Remove</a>	2936	BANK OF AMERICA, N.A.
<a href="#">Remove</a>	3886	CITIMORTGAGE, INC.

1500 ▼   Add new issuer

  Re-assign custodian

FIGURE 15: GINNIE/NET REMOVE ISSUER FUNCTION

The Issuer name will then be removed from the select user profile.

### 3.8 RESET USER PASSWORD

The **Reset a User Password** option allows the Enrollment Administrator to reset a user's password. To reset a user's password, step through the following procedural flow:

[Step 1] Click on the **Reset Password** tab. The Reset Password screen will then display.

[Step 2] Click on the down arrow [▼] to select a user by either their User ID *or* login name.

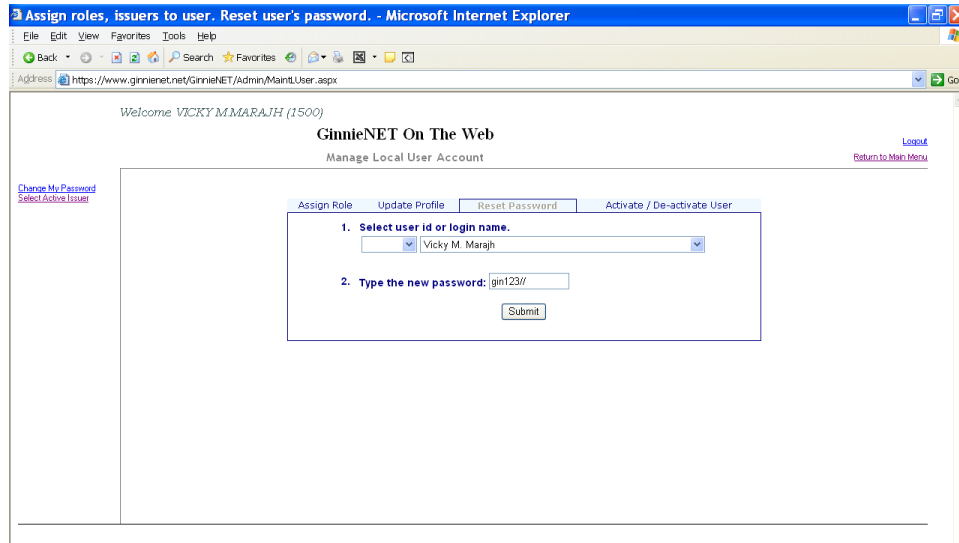


FIGURE 16: GINNIE.NET RESET PASSWORD FUNCTION

[Step 3] Enter the new (reset) password for the user in the **Type the new password** field.

**NOTE:** No one should know your password. Be sure to create a password that you can remember easily. The integrity of the password can be critically compromised if you ever write it down. The user may change their password at any time by clicking on the [Change My Password](#) option, found in the left-hand corner of the page.

[Step 4] Click on the <Submit> button to set the new password. The system will then display a “Password re-initialized” confirmation message to inform the user of the success of the password reset action.

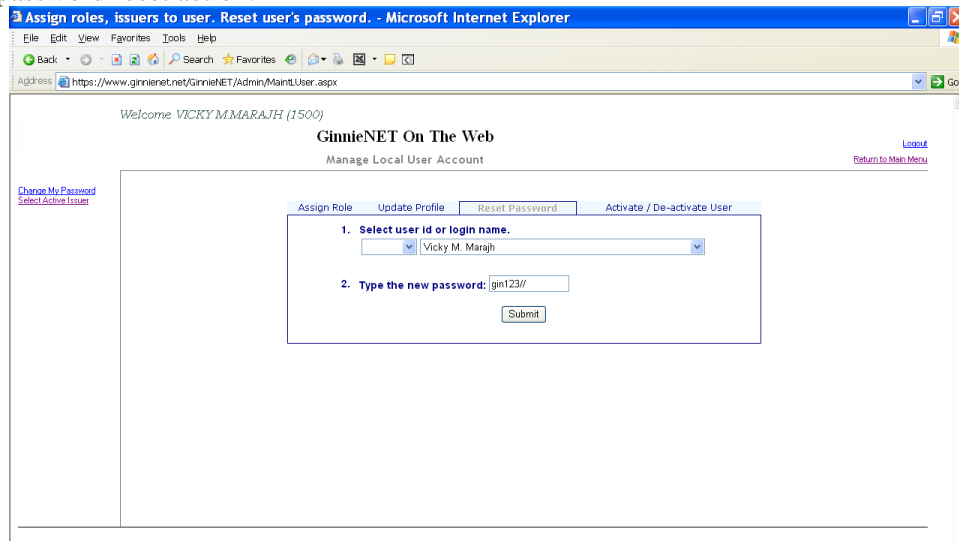


FIGURE 17: GINNIE.NET RESET PASSWORD CONFIRMATION SCREEN

**NOTE:** Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of GinnieNET completely.

### 3.9 ACTIVATE/DEACTIVATE USER

The **Activate/Deactivate User** option allows the Enrollment Administrator to either activate or deactivate a user. To activate or deactivate a user, step through the following procedural flow:

- [Step 1] Click on the **Activate / De activate** tab. The Activate / De activate screen will then display.
- [Step 2] Click on any checkbox (☒) in the list to indicate which user profile you wish to activate or deactivate.

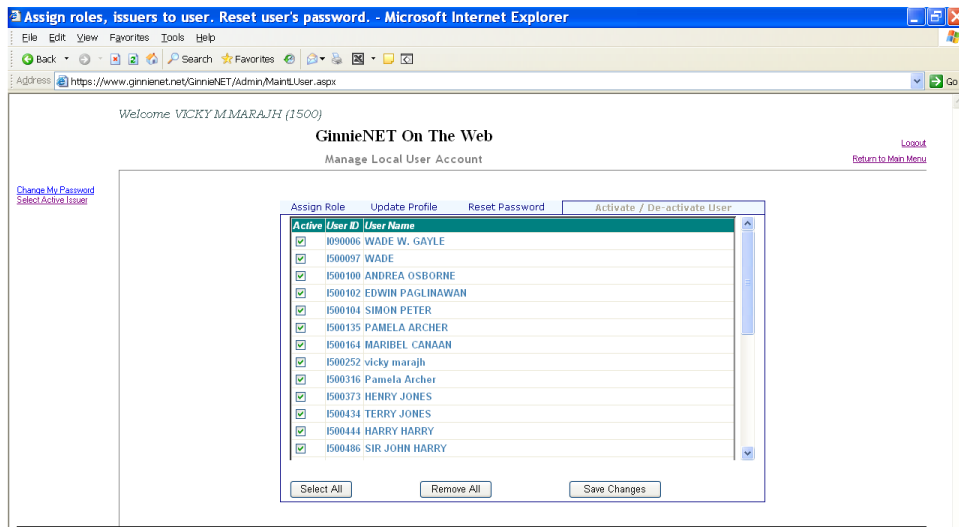


FIGURE 18: GINNIE<sup>NET</sup> ACTIVATE/DEACTIVATE USER FUNCTION

- [Step 3] Once selected, click on the <Save Changes> button to complete the current activation (or deactivation) task.

[Step 4] The system will then display an “**Activate/Deactivate user(s) committed**” confirmation message to inform the user of the success of the reset action.

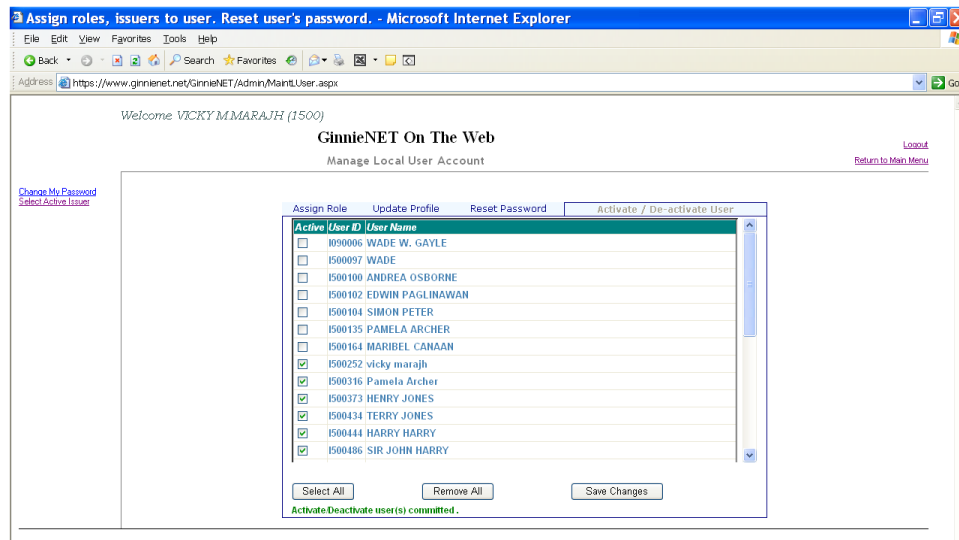


FIGURE 19: GINNIE<sup>NET</sup> ACTIVATE/DEACTIVATE USER CONFIRMATION MESSAGE

**NOTE:** Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie<sup>NET</sup> completely.

## 4 MAINTENANCE

The Ginnie*NET* Maintenance functions are navigated via Reference Table Maintenance and User Record Maintenance. Reference tables provide lists to choose from and supplemental information that needs to be included on New Pool and Mortgage records. Reference tables include the following information:

- Master Agreements;
- Subservicer;
- Custodian;
- FRB Subscriber;
- Suppress Targeted Lending.

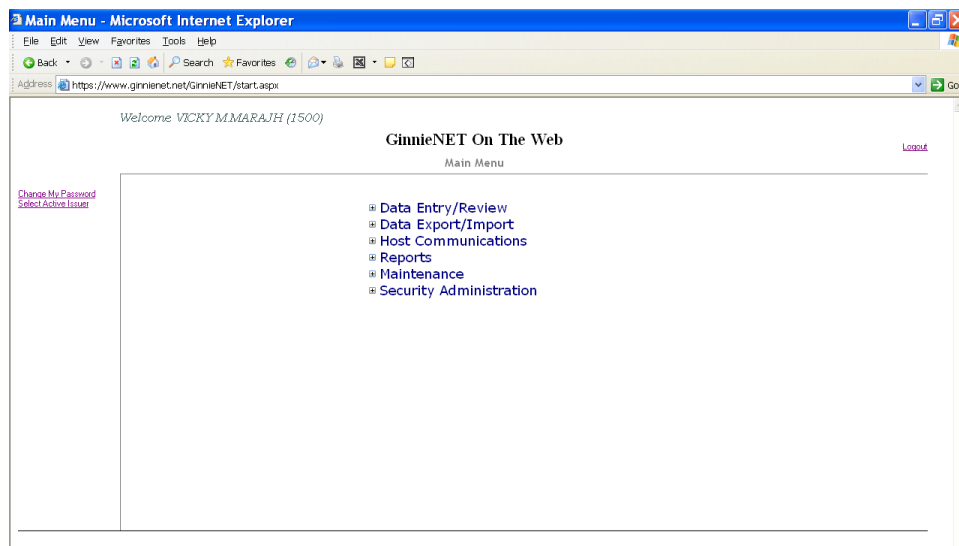


FIGURE 20: GINNIE*NET* ON THE WEB MAIN MENU SCREEN (W/MAINTENANCE LINK)

**Important Note:** This information is updated in Ginnie*NET* based on what was approved on the MAMS/ePortal. The Issuer has only the ability to view an account.

To begin the view Master Agreement process, the Enrollment Administrator will log onto [www.ginnienet.net](http://www.ginnienet.net), then enter their assigned Ginnie*NET* User ID and password. The Ginnie*NET* On The Web **Main Menu** screen will then display.

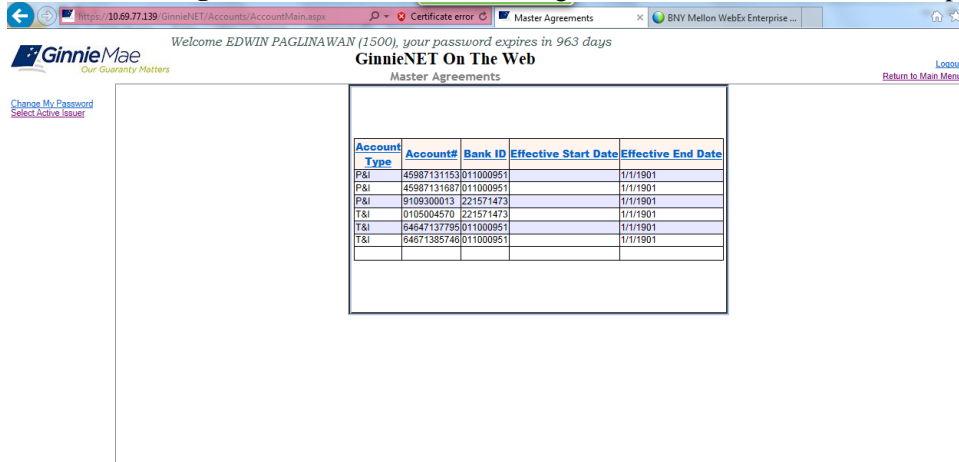
### 4.1 MASTER AGREEMENTS

A Master Agreement is a set of documents, prepared by an Issuer that eliminates the redundant use of forms **HUD 11707, 11709, 11715 and 11720**. This initiative was the foundation for paperless pools. The Master Agreement documents define the relationships and responsibilities of the Issuer, the Subservicer, *and* the Document Custodians.

### 4.1.1 View a Master Agreement Record

[Step 1] From the Main Menu screen click on the **Maintenance** link.

[Step 2] Click on the **Master Agreements** link. The Master Agreements screen will then be displayed.



Account Type	Account#	Bank ID	Effective Start Date	Effective End Date
PAI	45987131153	011000951		1/1/1901
PAI	45987131687	011000951		1/1/1901
PAI	9109300013	221571473		1/1/1901
TAI	0105004570	221571473		1/1/1901
TAI	64647137796	011000951		1/1/1901
TAI	64671385746	011000951		1/1/1901

FIGURE 21: GINNIE<sup>NET</sup> MASTER AGREEMENTS SCREEN

## 4.2 SUBCONTRACT SERVICER (SUBSERVICER)

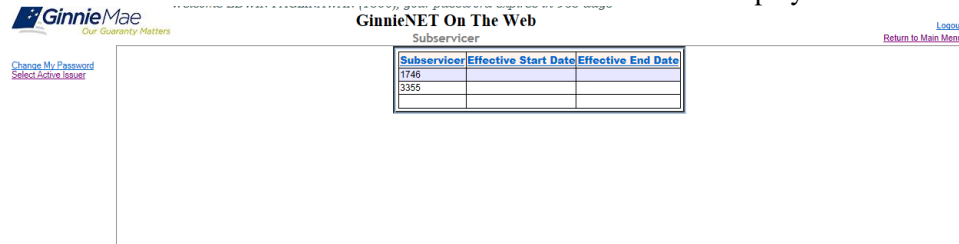
An approved Ginnie Mae Issuer that, with Ginnie Mae's prior written approval, services the mortgages in a pool, or loan package, under a subcontract with the Ginnie Mae Issuer that is responsible for the pool or loan package.

**Important Note:** This information is updated in Ginnie<sup>NET</sup> based on what was approved on MAMS/ePortal. The Issuer has only the ability to view an account.

### 4.2.1 View a Subservicer Record

[Step 1] From the Main Menu screen click on the **Maintenance** link.

[Step 2] Click on the **Subservicer** link. The Subservicer screen will then be displayed.



Subservicer	Effective Start Date	Effective End Date
1746		
3355		

FIGURE 22: GINNIE<sup>NET</sup> SUBSCRIBER SCREEN

### 4.3 CUSTODIAN

**Important Note:** This information is updated in Ginnie<sup>NET</sup> based on what was approved on MAMS/ePortal. The Issuer has only the ability to view an account.

#### 4.3.1 View a Custodian record

[Step 1] From the Main Menu screen click on the **Maintenance** link.

[Step 2] Click on the **Custodian** link. The Custodian screen will then be displayed.

Custodian#	Name	Address	City	State	zip	Effective Start Date	Effective End Date
000038	JPMorgan Test Custodian Bank	4 New York Plaza	Any City	NY	10004		
000039	BANK OF NEW YORK	4 NEW YORK PLAZA 17TH FL	NEW YORK	NY	10004		
000603	Bank of New York	1080 OLIVE ROAD	MONROE	LA	12354		
000464	Citibank, NA	2 Citibank Drive	San Juan	PR	00926		
000429	FIRST BANK	PURTO	PURTO	RI	10041		
000487	UYYYGB	KKL	LKKHJ	MN	12395		

FIGURE 23: GINNIE<sup>NET</sup> CUSTODIAN SCREEN

### 4.4 FEDERAL RESERVE BANK (FRB) SUBSCRIBER

The Federal Reserve Bank of New York is the depository for Ginnie Mae new pool issues.

- The total position of all clearing banks must equal the Pool Original Aggregate Amount (OAA).

The FRB Subscriber screen, for the various pool types, will default to **FRBNY** as the investor for each pool. The FRB Subscriber screen must also show the FRB clearing bank account information for each member of the Federal Reserve Bank (s) accepting delivery of either the complete pool or any portion of the pool. If more than one investor has purchased a beneficial ownership share in a pool, which results in a number of different clearing banks designated to take delivery, the FRB Subscriber screen must be completed for all such clearing banks with the complete and accurate account information for each one. *If not, there could be a delay in the pool's delivery.*

TABLE 2: FRB SUBSCRIBER SCREEN FIELD NAMES AND DESCRIPTION

FIELD NAME	DESCRIPTION
ABA#	The account number assigned to the participant. Required
Deliver to:	The name of the FRB participant. Required, (e.g., cust/g12345/)

#### 4.4.1 Add an FRB Subscriber Record

[Step 1] From the Main Menu screen, click on the **Maintenance** link.

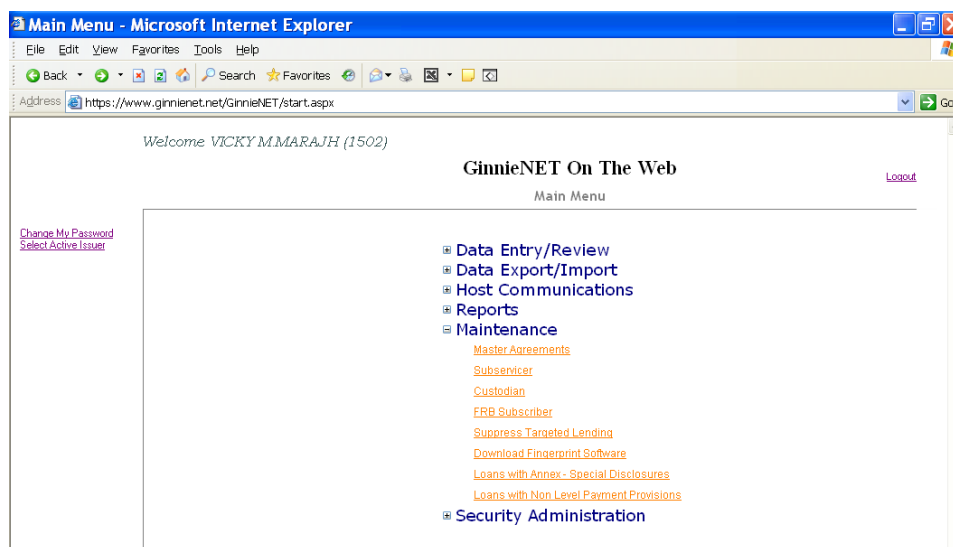


FIGURE 24: GINNIE<sup>®</sup>NET MAIN MENU SCREEN (W/FRB SUBSCRIBER LINK)

[Step 2] Click on the **FRB Subscriber** link. The FRB Subscriber screen will then display.

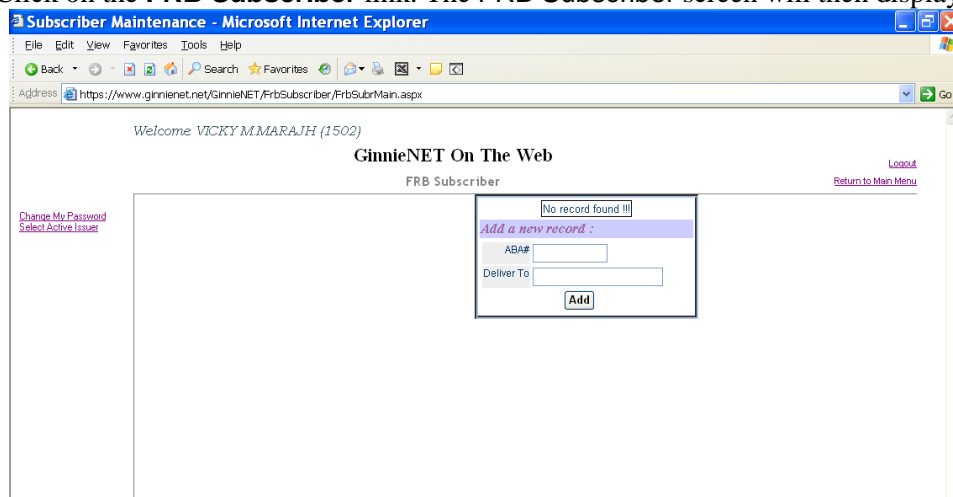


FIGURE 25: GINNIE<sup>®</sup>NET FRB SUBSCRIBER SCREEN

[Step 3] Enter the nine-digit **ABA#** and the **Deliver to** (Clearing Bank's Name) information in each respective field ensuring correct entry.



- [Step 4] Click on the <Add> button to add the new FRB Subscriber record to the system. When the record has been successfully saved to the system, the confirmation message will then be displayed.

	<a href="#">ABA#</a>	<a href="#">Deliver To</a>	
<a href="#">Edit</a>	123456666	JPMCHASE/CUST/G08113	<a href="#">Delete</a>
<b>Add a new record :</b>			
ABA#		<input type="text"/>	
Deliver To		<input type="text"/>	
<input type="button" value="Add"/>		<b>Saved Successfully!</b>	

FIGURE 26: CONFIRM DELETE RECORD ACTION QUERY SCREEN (CUSTODIAN)

**NOTE:** Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie*NET* completely.

#### 4.4.2 Edit an FRB Subscriber Record

- [Step 1] From the Main Menu screen, click on the **Maintenance** link.
- [Step 2] Click on the **FRB Subscriber** link. The FRB Subscriber screen will then display with a listing of all records entered in the system at that time.

	<a href="#">ABA#</a>	<a href="#">Deliver To</a>	
<a href="#">Edit</a>	123456666	JPMCHASE/CUST/G08113	<a href="#">Delete</a>
<b>Add a new record :</b>			
ABA#		<input type="text"/>	
Deliver To		<input type="text"/>	
<input type="button" value="Add"/>			

FIGURE 27: GINNIE*NET* FRB SUBSCRIBER SCREEN

- [Step 3] Select the desired FRB Subscriber record you now wish to edit, then click on the [Edit](#) link adjacent to the list item.
- [Step 4] Enter/update the FRB Subscriber record as needed, then click on the [Update](#) link. The new FRB Subscriber record will then be added to the system, and a system message will display to indicate the success of the Edit Record action.

#### 4.4.3 Delete an FRB Subscriber Record

- [Step 1] From the Main Menu screen, click on the **Maintenance** link.
- [Step 2] Click on the **FRB Subscriber** link. The FRB Subscriber screen will then display with a listing of all records entered in the system at that time.

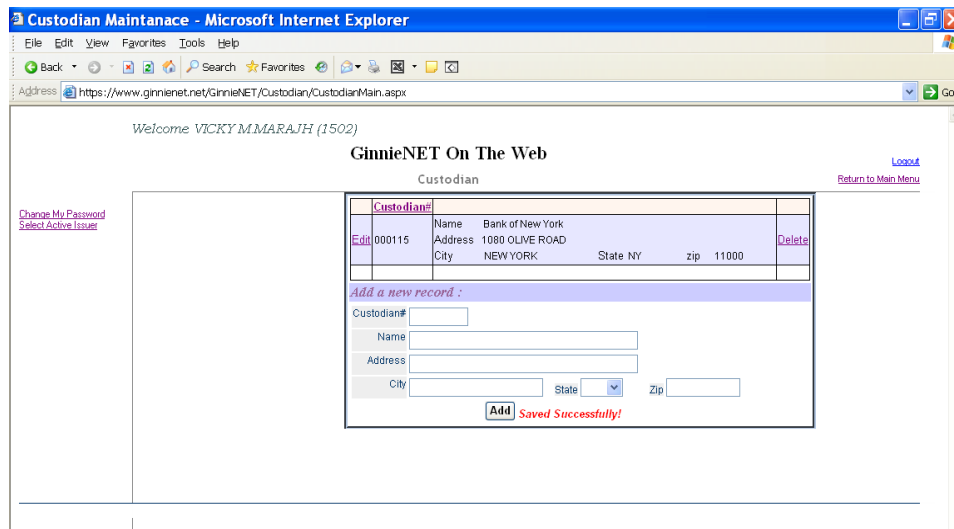


FIGURE 28: GINNIE<sup>NET</sup> FRB SUBSCRIBER SCREEN (DELETE RECORD FUNCTION)

- [Step 3] Select the desired FRB Subscriber record you now wish to delete, then click on the [Delete](#) link adjacent to the list item.
- [Step 4] The system will then request that the user *confirm* the deletion action with the query screen.

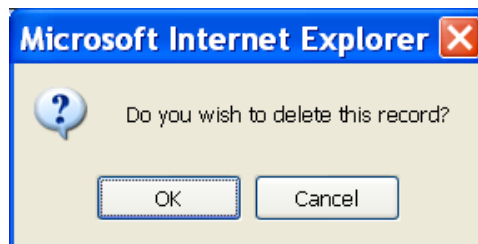


FIGURE 29: CONFIRM DELETE RECORD ACTION QUERY SCREEN (FRB SUBSCRIBER)

- [Step 5] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action, and to be returned back to the FRB Subscriber screen.
- [Step 6] The system will then confirm the success of the deletion action with a system-generated message, and return the user back to the FRB Subscriber screen.

## 4.5 SUPPRESS TARGETED LENDING

The Targeted Lending feature can be activated to evaluate loan eligibility for a reduced guaranty fee, or deactivated to suppress loan eligibility for an evaluation process.

[Step 1] From the Main Menu screen, click on the **Maintenance** link.

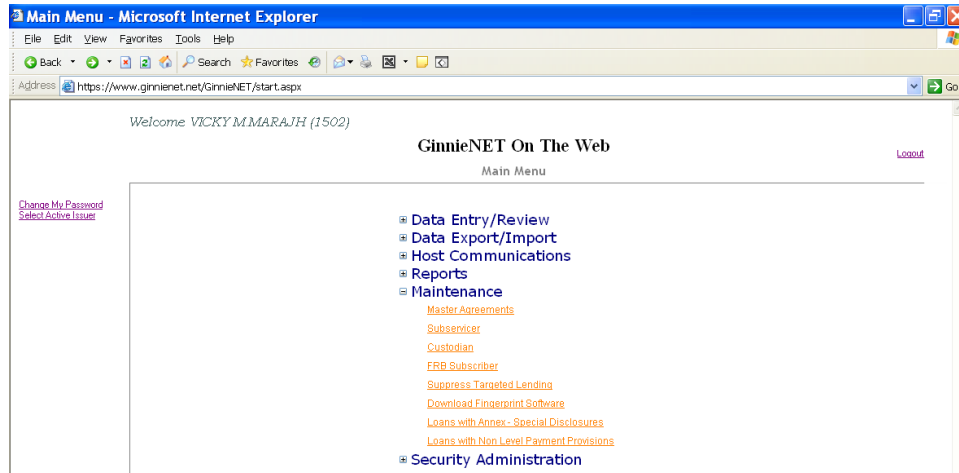


FIGURE 30: GINNIE<sup>NET</sup> MAIN MENU SCREEN (W/SUPPRESS TARGETED LENDING LINK)

[Step 2] Click on the **Suppress Targeted Lending** link. The Suppress Targeted Lending screen will then display.

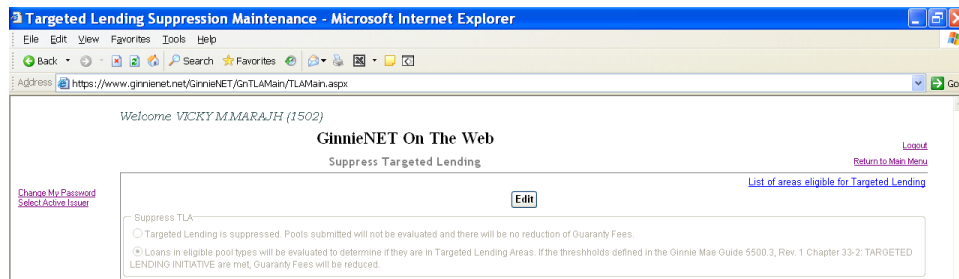


FIGURE 31: GINNIE<sup>NET</sup> SUPPRESS TARGETED LENDING SCREEN

[Step 3] The system will generally default to evaluating all loans on the system. To *deactivate* this option, click on the <Edit> button.

[Step 4] Select any of the links shown in the TABLE 3 options list.

TABLE 3 SUPPRESS TARGETED LENDING SCREEN (LINK OPTIONS)

SUPPRESS TARGETED LENDING SCREEN OPTION	NAVIGATION FLOW
<a href="#">List of areas eligible for Targeted Lending</a>	Located in the upper right hand corner of the page, clicking this link option will navigate the user to the <b>APPENDIX III-10 DESIGNATED COMMUNITIES FOR THE TARGETED LENDING INITIATIVE</b> entry
<a href="#">Return to Main Menu</a>	Located in the upper right hand corner of the page, clicking on this link option will return you to the Main Menu screen
<a href="#">Logout</a>	Clicking on this link option will log the user out of Ginnie <sup>NET</sup> and exit the system completely

[Step 5] Once the record has been updated, an update success message will then be displayed.

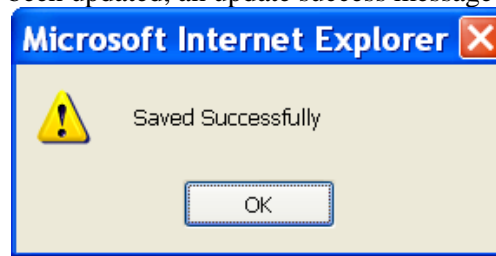


FIGURE 32: GINNIE<sup>NET</sup> SUPPRESS TARGETED LENDING SCREEN (W/ SAVED RECORD SUCCESS MESSAGE)

[Step 6] Click on the <OK> button. The user will then be returned to the previous Suppress Targeted Lending screen.

## 5 NEW POOL PROCESSING—SINGLE FAMILY

### 5.1 POOL DETAIL INFORMATION

Securities are prepared and delivered in accordance with instructions provided by the Issuer on the form **HUD 11705, Schedule of Subscribers and Ginnie Mae Guaranty Agreement**.

All Ginnie Mae securities are settled using FRB (Federal Reserve Bank) as Ginnie Mae's Depository.

Single Family new pool information, required on form **HUD 11705, Schedule of Subscribers**, is entered on the *Single Family Pool Details (11705)* page in Ginnie<sup>®</sup>NET. **A pool record must be created before Mortgage Detail records or FRB Subscriber data can be added.** The fields on the *Single Family Pool Details (11705)* record are required for data entry or system-generated.

The matrix, shown on the following page, lists the fields on the *Ginnie Mae Single Family Pool Details (11705)* data entry form in the order that they appear on the page. **This page also allows you to Add/Edit Totals (Mortgage Summary) Information.** For additional information, refer to the *Ginnie Mae Mortgage-Backed Securities Guide 5500.3* and/or the Glossary of Terms.

#### 5.1.1 Restrictions

Issuers can edit records *only* when the Transfer Status has been defined as New Pool, Rejected or Deleted.

FIGURE 33: GINNIE<sup>®</sup>NET SINGLE FAMILY POOL DETAILS SCREEN

#### 5.1.2 Single Family Pool Details—11705 Screen Elements

TABLE 4 SINGLE FAMILY POOL DETAILS—11705 SCREEN ELEMENTS

FIELD NAME	DESCRIPTION
<b>Pool #</b>	The Single Family <a href="#">Pool Number</a> is a <b>required</b> , unique, and either must be six-digit number (first digit not "0") or must be two letters (first letter not "M" or "P") followed by 4 digits. The number is pre-assigned by <a href="#">Ginnie Mae</a> . If the Pool Number is under <b>920000</b> , than first digit must be '8' for ARM pool types entry.

FIELD NAME	DESCRIPTION
<b>Issue Type</b>	Designates whether a pool is a Ginnie Mae I, Ginnie Mae II pool or a loan package. Always equal to <b>X</b> (Ginnie Mae I), <b>C</b> (Ginnie Mae II Custom), or <b>M</b> (Ginnie Mae II Loan Package to be included in a Multiple Issuer Pool)
<b>Pool Type</b>	Single Family Pool Types describe the type of mortgages backing the pool. These include ARM-CMT Pools ( <u>AR</u> and <u>AQ, AT, AF, FT, AS, AX</u> ), ARM-LIBOR Pools( <u>RL</u> and <u>TL, FL, FB, SL, XL, QL</u> ) and single family Pools are <u>SE, FS, BD, GA, GD, GP, MH, and SN</u> . Pool Type is <i>required</i> . See <i>Single Family Pool Types</i> in the <i>Glossary</i> .
<b>Index Type</b>	( <u>CMT/LIBOR</u> ) Index Type is <i>required</i> for <b>ARM Pool Type</b> . (Automatically generated when the pool header is validated).
<b>Type of ARM Notes</b>	Type of ARM Notes is displayed for <b>ARM Pools only</b> . (Automatically generated when the pool header is validated).
<b>Cap Structure</b>	<b>Cap structure is displayed for ARM Pools only. (Automatically generated when the pool header is validated).</b>
<b>Look-back Period</b>	<b>Look-back Period is a required field and available for ARM pools only.</b>
<b>MIP #</b>	Multiple Issuer Pool Number
<b>File Transmission Number (FTN)</b>	When transmitting a pool record, Ginnie <sup>NET</sup> creates and appends a 32-character FTN prior to sending the pool to the Ginnie <sup>NET</sup> Network. This number is used to identify the pool on the network, and by the Custodian to retrieve the pool off the network. A unique FTN is created for each pool. This field is system-generated during transmission of pool data, which is performed in the Ginnie <sup>NET</sup> Communications function. See <i>Glossary of Terms—File Transmission Number</i> for more information
<b>Signed by</b>	Identifies the person responsible for transmitting the pool.
<b>Issuer Name &amp; Number</b>	The legal name of the Issuer and the four-digit number assigned to that Issuer. System-generated by Ginnie <sup>NET</sup> based on software initialization. See <i>Glossary of Terms, Issuer</i> and <i>Issuer Number</i> .
<b>Custodian ID</b>	The Custodian ID is a six-digit number chosen from the drop-down list by selecting the down-button.  <b>The Custodian Record must be added to the system before it can be used on a Pool Details record.</b> See section on Custodian Maintenance. This field is initially <b>OPTIONAL</b> , but ultimately <b>REQUIRED</b> . The user will be allowed to save a new pool record without entering the Custodian ID; however, you cannot transmit the record until the Custodian is identified. The Custodian ID represents "a financial institution that holds the required documents relating to pooled mortgages for the life of a Ginnie Mae pool or loan package or until it is replaced by another such institution."
<b>Custodian Name</b>	The legal name of the Document Custodian. The name is retrieved by the system from the Custodian Record, based on the Custodian ID.
<b>Mortgage Interest Rate</b>	The interest rate on the mortgage(s) that make up the pool. This field is retrieved by the system from Mortgage Details records when the mortgage data for the pools added.
<b>Security Rate</b>	The rate of interest payable by the Issuer to the security holders. The Security Interest Rate is <i>required</i> and accepts five (5) digits.
<b>Security Change Date</b>	The Security change Interest Rate is <i>required</i> and accepts five (5) digits.
<b>OAA</b>	The <b>Original Aggregate Amount</b> of the pool based on the sum of the unpaid balances of the mortgages used to collateralize the pool. This field is system-generated when Mortgage Detail records are added for the pool.

FIELD NAME	DESCRIPTION
<b>Amortization Method</b>	The Amortization method for all pools is “CD” for Concurrent Dates and “IR” for Internal Reserve. This field is system-generated.
<b>Term</b>	The number of years until the pool matures. The Pool Term field accepts entries up to 40.
<b>Pool Tax ID</b>	The tax identification number assigned to the pool, if available. This is mandatory for issue type X and C.
<b>Security Rate Margin</b>	Security Rate Margin is required for adjustable and custom pools type.
<b>Edit Status</b>	The Edit Status of the record is system-generated. It is Updated during data entry and completed during transmission of pool data, which is performed in the Ginnie <sup>NET</sup> Communications function.
<b>Transfer Status</b>	The Transfer Status of the record is system-generated. It is completed during transmission of pool data, which is performed in the Ginnie <sup>NET</sup> Communications function.
<b>Issue Date</b>	The date from which a mortgage-backed securities pool issued under the Ginnie Mae mortgage-backed securities program accrues interest. The Issue Date for such pools is always the first calendar day of the month and month of issue.
<b>Maturity Date</b>	The last payment date for a mortgage-backed securities pool issued under the Ginnie Mae MBS program. Maturity Dates are always on the fifteenth of the month for Ginnie Mae I pools and the twentieth of the month Ginnie Mae II pools. The field uses a MM/YYYY format, (e.g., 02/2003). The day (15) will be entered for the user. <i>Required.</i>
<b>Initial Pay Date</b>	The date of the first security payment (system-generated).
<b>Unpaid Balance Date</b>	The next mortgage payment date (system-generated).
<b>Settlement Date</b>	<p>The date on which Issuers execute settlement with their purchaser. <i>Required</i> for all pools.</p> <p>When saving the pool record, the system will check to make sure that the Settlement Date is greater than or equal to the Issue Date and more than or equal to the Current Date. In addition, the Settlement Date must be within the same month as the Issue Date. If the Settlement Date does not meet these conditions, the system will warn the user and/or change it.</p>
<b>Subservicer #</b>	<p>The ID number of the Issuer servicing the mortgages. OPTIONAL: If this field is entered, be sure that the appropriate Master Agreements are on file with the Pool Processing Agent.</p> <p>Choose a Subservicer # from the drop-down list of Master Agreement Accounts by Selecting the down-arrow. When you choose a Subservicer # from the list, the P&amp;I Account #, P&amp;I ID #, T&amp;I Account #, and T&amp;I ID # fields will be automatically filled in.</p> <p><b>Master Agreement Account Information must exist in the Master Agreements table before it can be entered on a pool record. (See Section 4.1, <u>MASTER AGREEMENTS</u>.)</b></p>
<b>P&amp;I Account Number and ID</b>	The non-interest bearing account that an Issuer maintains with a financial institution into which account the Issuer deposits P&I collected from individual mortgagors for loans included in Ginnie Mae pools. This must match the information on the hardcopy Master Agreements at the PPA. System-generated after selection of Subservicer #. This account is also known as the P&I Custodial Account.
<b>T&amp;I Account Number and ID</b>	The T&I Account is an account that an Issuer maintains with a financial institution into which the Issuer places the escrowed funds to be used to pay real estate taxes and hazard insurance premiums on property pledged as collateral for mortgages included in pools. This must match the information on the hardcopy Master Agreements at the PPA. System-generated <i>after</i> selection of Subservicer #.

### 5.1.3 Accessing the Pool Data Entry Screen



FIGURE 34: GINNIE<sup>NET</sup> MAIN MENU SCREEN (W/DATA ENTRY REVIEW SELECTION)

- [Step 1] From the Main Menu screen, click on the **Data Entry/Review** link.
- [Step 2] Click on the **New Pool Processing** link.
- [Step 3] Click on the **Single Family Processing** link. The Single Family Pools Detail—11705 screen will then display.

### 5.1.4 Search a Pool Record

- [Step 1] From the Main Menu screen, click on the **Data Entry/Review** link.
- [Step 2] Click on the **New Pool Processing** link.
- [Step 3] Click on the **Single Family Processing** link. The Single Family Pools Detail—11705 screen will then display.



FIGURE 35: GINNIE<sup>NET</sup> SINGLE FAMILY PROCESSING SCREEN (W/ SEARCH FIELD ENTITIES)



[Step 4] On the new Single Family Pools Detail—11705 Search screen, enter the information that will then be used to identify the record(s) you now wish to search. The user may click on the down arrow [▼] adjacent to *each* search field to select either a Pool number \*; Issue Type; Pool Type, Custodian #; Issue Date, or Transfer Status, and add to the respective search fields to refine the search argument.

**NOTE:** \* An Issue Date *must be selected* when a Pool Number is not entered.

The *more* information the user is able to enter (in the search argument or criteria), the more likely the query results will focus on the record item(s) you wish to view.

[Step 5] Click on the <Search> button to retrieve the record(s) set in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie<sup>®</sup>NET will switch the view to Details Page directly.

### 5.1.5 Add a Pool Record

FIGURE 36: GINNIE<sup>®</sup>NET SINGLE FAMILY POOLS DETAIL - 11705 SCREEN (W/ DATA ENTRY AREAS)

[Step 1] From the Main Menu screen, click on the **Data Entry/Review** link.

[Step 2] Click on the **New Pool Processing** link.

[Step 3] Click on the **Single Family Processing** link. The **Single Family Pools Detail—11705** screen will then display.

[Step 4] Click on the <New> button to *add* a Pool Record. The Single family Pools Detail—11705 data entry screen, will then display. Shown below in is a brief overview of some of the field entities on this screen, accompanied by a brief description of each.

TABLE 5 GINNIE<sup>®</sup>NET SINGLE FAMILY POOLS DETAIL—11705 SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
------------	-------------

FIELD NAME	DESCRIPTION
<b>Pool #</b>	The Pool Number is entered by the user.
<b>Issue Type</b>	User selects an Issue Type from the list of Available Issue Types.
<b>Pool Type</b>	User selects a Pool Type from the list of Available Pool Types.
<b>Custodian ID/Name</b>	The Custodian Number (ID) is automatically retrieved which is associated with the logged-in user (Issuer). System-generated.
<b>Transfer Status</b>	User selects the Transfer Status from the List of Available Transfer Status.
<b>Issue Date</b>	By default, the Issue Date is the first of the current month. If Pool Number <b>is</b> not entered, then Issue Date has to be selected to narrow the search and to limit the number of records retrieved. If Pool Number is entered then Issue date will be ignored. <i>Required *</i> field.

**NOTE:** \* Required field only under *certain* conditions; see description for Issue Date.

**READ BEFORE YOU ADD THE NEW POOL RECORD:**

**IMPORTANT <sup>1</sup>:** Though the Custodian ID is an *optional* field on the Single family Pool Details—11705 screen, the user will not be able to transmit a new pool record until the Custodian is identified. You will be allowed to save your work even if the Custodian Record is not yet in the database, but you must remember to come back and edit the incomplete record before you attempt to transmit it.

**IMPORTANT <sup>2</sup>:** If the intent is to add a new Custodian to a new pool record, the user may save time and effort if they add the Custodian record *before* you add the Pool record.

[Step 5] Enter a valid six-digit Pool Number to begin the *Add New Pool Record* process.

[Step 6] Select an Issue Type for Single Family Pools from those shown in the drop-down list. The cursor will automatically move to the Pool Type field once you enter the six-digit Pool Number.

[Step 7] In the Pool Type field, select a valid Pool Type from those shown in the drop-down list, and a Ginnie Mae Pool Type suffix for the new pool. To ensure that all entries are valid, click on the <Validate Header> button at the top of the page.

Once you select a value for the Pool Type field, the screen cursor will automatically position itself in the Custodian ID/Name field. The system will automatically enter in the Issuer Number and Issuer Name assigned by Ginnie Mae. Other information related to the status of the pool will also be provided in protected fields, if available.

**Look-back Period** field will be available for ARMs pools only with issuance of January 2015 or later. For pools with issuance prior to April 2015, select 30 from the look-back period dropdown list, for pools with issuance starting with April 2015 look-back period 45 will be generated by the system and won't be available for change. See Section 5.3 **Adjustable Rate Mortgages**, for additional instruction.

FIGURE 37: GINNIE<sup>®</sup>NET SINGLE FAMILY POOLS DETAILS - 11705 SCREEN (W/ POPULATED FILEDS)

- [Step 8] Select a valid Custodian ID by clicking on the down arrow [▼] adjacent to the field, and selecting an ID from the list. If the Custodian ID is *not* found on the list, leave the field blank. You may save the record, but will need to come back to enter the Custodian ID *before* transmitting the pool record information.
- [Step 9] Enter the Security Rate. Here, valid entries will depend on the Mortgage Interest Rate, (which is entered on the Single Family Mortgage Details (11706) data entry form which is explained later in this section). If the Security Rate is *invalid*, you will be notified at that time, or when Ginnie Mae edits are applied.
- [Step 10] The Original Aggregate Amount (OAA) will be applied to this record as associated Mortgage Details records are added and edited. It is not required and will remain empty on New Pool records.
- [Step 11] Enter the Term of the loan in years. The Term must be within thirty (30) years for a Single Family Pool.
- [Step 12] Enter the Pool Tax ID in this **required** field.
- [Step 13] The Pool Issue Date is also a **required** field, and must be the FIRST DAY of the current month, or the FIRST DAY of the next month.
- [Step 14] The Pool Maturity Date is required for all pool types and will be forced to the *fifteenth* (15<sup>th</sup>) of the month for a **Ginnie Mae I** pool, and to the *twentieth* (20<sup>th</sup>) if it is a **Ginnie Mae II** pool.
- [Step 15] Change this date as appropriate, remembering that the Settlement Date must be *more than*, or *equal to*, the Issue Date—and *more than or equal to* the Current Date.
- [Step 16] An optional Subservicer can also be selected from the drop-down list of Subservicers in the Master Agreements table. When you select a Subservicer, the P&I and T&I Account Numbers and IDs will be provided.

More information on T&I Account Numbers and IDs is available by clicking on the <More> button adjacent to the field. If the Subservicer does not exist on the drop-down list, leave this field blank and enter it at a later time.

[Step 17] Users are required to add the Subservicer to the Master Agreements table before it can be entered here. See the section on **MASTER AGREEMENT**.

[Step 18] Click on the <Save> button to save the current record, or click on the <Cancel> button to disregard the edits and to *not* save the record. The following Record Saved success message will then be displayed.



FIGURE 38: GINNIE*NET* ADD NEW POOL RECORD SCREEN (W/SAVED RECORD SUCCESS MESSAGE)

[Step 19] Click on the <OK> button to save the new Pool Record to the system. The user will then be returned to the previous Single family Pools Detail—11705 screen.

[Step 20] At this point, you may click on the <Edit> button to modify or update any data already displayed on the screen.

**NOTE:** Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie*NET* completely.

### 5.1.6 Edit a Pool Record

[Step 1] From the Ginnie*NET* Main Menu screen, click on the **Data Entry/Review** link.

[Step 2] Click on the **New Pool Processing** link.

[Step 3] Click on the **Single Family Processing** link. The Single Family Mortgage Details—11706 screen will then display.

[Step 4] Select the desired Mortgage record you now wish to delete, then click on the [Edit](#) link adjacent to the list item. The **Single Family Mortgage Details—11706** screen, for that specific record, will then display.

[Step 5] Click on the [Edit](#) link to edit the target Pool record, to make changes, and to save those changes to the Ginnie*NET* system.

[Step 6] Make all desired changes to the Pool record. The user may edit any of the screen fields that are *not* pre-populated.

[Step 7] Once the desired record(s) have been edited, click on the [Update](#) link at the top of the screen. If desired, the user may alternatively click on the [Cancel](#) link instead, to exit the system without saving any of the editing changes.

### 5.1.7 Delete a Pool Record

[Step 1] Click on the <Delete> button to delete the target Pool record.

[Step 2] The system will then request that the user confirm the deletion action with the query screen.

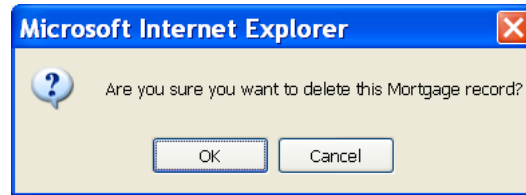



FIGURE 39: CONFIRM DELETE RECORD ACTION QUERY SCREEN (POOL RECORDS)

[Step 3] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action, and to be returned back to the Single Family Mortgage Details—11706 screen.

**NOTE<sup>1</sup>:** When a Pool Record is deleted, all associated mortgage and participant records are also deleted. This function does not allow the user to delete Pool Records that have been certified and transmitted.

 **NOTE<sup>2</sup>:** Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie<sup>NET</sup> completely.

## 5.2 SINGLE FAMILY MORTGAGE DETAILS— FORM 11706

The Single Family Mortgage Details screen is the mechanism for collecting the information required on the form **HUD 11706 — Schedule of Pooled Mortgages** which includes mortgagor's name; street, city and state address of mortgaged property; interest rate of mortgages; original principal balance; and unpaid principal balances. This form also collects information for the mortgage note and/or modifications for transmission to Ginnie Mae.

### 5.2.1 Restrictions

Issuers can add or edit records **ONLY** when the Transfer Status has been defined as New Pool, Rejected, or Deleted.

The information below must be entered on the **Ginnie<sup>NET</sup> Single Family Mortgage Details — 11706** screen. The fields are listed in the order that they appear on the screen. CMT ARM's fields are applicable for ARM pools ONLY. For additional information, refer to the **Ginnie Mae Mortgage-Backed Securities Guide 5500.3** and/or the Glossary of Terms.

FIGURE 40: GINNIE<sup>NET</sup> SINGLE FAMILY MORTGAGE DETAILS - 11706 SCREEN (W/POPULATED FIELDS)

### 5.2.2 Search Form Elements

[Step 1] On the new Single Family Mortgage Details—11706 Search screen, enter the information that will then be used to identify the record(s) you wish to search. The user may initiate a search by entering either a Pool Number \*; an Issue Type; a Pool Type, Custodian #; Transfer Status, or Issue Date, and add to the respective search fields to refine the search argument.

**NOTE:** \* An Issue Date *must be selected* when a Pool Number is not entered.

The *more* information the user is able to enter (in the search argument or criteria), the more likely the query results will focus on the record item(s) you wish to view.

Remember also that the Issue Type for Single Family Pools is always "X, C, and M".

[Step 2] Click on the <Search> button to retrieve the record(s) set in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie<sup>NET</sup> will switch the view to Details Page directly.

### 5.2.3 Add a Mortgage Record: Data Entry Tips

**READ BEFORE YOU ADD THE NEW POOL RECORD:**

**IMPORTANT:** Data Entry Tips

- When entering cents (¢), or fractions ( $\frac{1}{4}$ ,  $\frac{1}{2}$ ,  $\frac{3}{4}$ ), be sure to enter a decimal (".") point.

- Dates are entered in a standard **MM/DD/YYYY** format, as exemplified in **01/01/2010**, or in an **MM/YYYY** format, as exemplified in **01/2010**. When the *second* format is used, the system automatically enters the day value.
- Use the <Tab> key to move between fields. Helpful messages will be displayed as the user navigates through each of the fields that are required.
- If you enter data that is incorrectly-formatted, or inconsistent with values in other fields, the system will alert you to the problem and offer an appropriate recommended solution.
- All such "error" messages will not prevent the user from updating the record on the screen. If the data is correct, you will be able to click on the <Save> button at any time.
- Review the Single Family Mortgage Detail—11706 screen field descriptions matrix shown on the following page in TABLE 6.

TABLE 6: GINNIE/NET SINGLE FAMILY MORTGAGE DETAILS - 11706 SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
<b>Pool #</b>	The Pool Number is entered by the user
<b>Issue Type</b>	Issue Type is always " <b>X, C or M</b> " for Single Family Pools, and is the <i>default</i>
<b>Pool Type</b>	User selects a Pool Type from the list of available Pool Types
<b>Mortgage Number</b>	Mortgage Number is entered by the user
<b>Mortgage Type</b>	User selects the Mortgage Type from the list of available Mortgage Types, as exemplified in <b>FHA, RHS,VA, PIH</b>
<b>Transfer Status</b>	User selects the Transfer Status from the list of available Transfer Statuses. By default, the Transfer Status is <b>Not Selected</b>
<b>Issue Date</b>	By default, the Issue Date is the <b>first</b> of the current month. <b>If</b> Pool Number is not entered, then Issue Date has to be selected to narrow the search and to limit the number of records retrieved. <b>Required *</b>

**NOTE:** \* Required field only under *certain* conditions; see description for Issue Date.

#### 5.2.4 Add a Mortgage Record: Logical Flow

The following steps indicate the particulars of entering data for a new Single Family Mortgage Details record. Required fields and other edits are discussed in the context of their entry.

- [Step 1] On the Single family Mortgage Details—11706 screen, click on the down arrow [▼] adjacent to the **Pool #** field to select a valid Pool number from the drop-down list shown below. You must select a pool from the list of pools already in the system. Pool records must be populated before mortgage records.

The screenshot shows the 'GinnieNET On The Web' interface for 'Single-family Mortgage Details - 11706'. The 'Pool #' field is highlighted with a red circle, and a dropdown arrow is visible next to it. The form includes sections for Header Info, General Info, and Mortgage Info. The 'Header Info' section contains fields for Issue Date, Issue Type, Pool Type, Status, and New Pool. The 'General Info' section contains fields for Amort Method, Mortgage Type/OP plan, Interest Rate, Mortgage Margin, First Pay Date, Last Pay Date, and Loan Origination Date. The 'Mortgage Info' section contains fields for Unique Loan ID, Loan Purpose Code, LTV, Third Party Origination Type, First Time Home Buyer (Y/N), Down Payment Assistance Flag, Upfront MIP Rate, Annual MIP Rate, Annual MIP Amount, Pre-Modification First Installment Due Date, Combined LTV Ratio, Pre-Modification Loan Maturity Date, Total Debt Expense Ratio, Pre-Modification OPB Amount, Reference Type, Pre-Modification Interest Rate, and Last Paid Installment Due Date.

FIGURE 41: GINNIE<sup>NET</sup> SINGLE FAMILY MORTGAGE DETAILS - 11706 (W/POOL # FIELD)

After selecting a valid Pool number, the system will populate the Issue Type, Pool Type, Issue Date, Issuer ID and Issuer Name fields automatically, based on the Pool record.

- [Step 2] Tab to the Issuer's Loan Number field and enter the fifteen (15) digit Issuer Loan Number. If you enter *less than* fifteen (15) digits, the system will pad the number with zeros ("0") on the left side.

Valid characters for the Issuer's Loan Number are included in the following string: "ABCDEFGHJKLMNPOQRSTUVWXYZ0123456789/".

- [Step 3] The First Pay Date is a required field entry, and *must* meet the following conditions:

- (1) It must be *earlier than* the Last Pay Date;
- (2) First Pay Date entries may be *future* dates.

The system expects you to provide a month and year entry in the format of **MM/YYYY**, as exemplified in **01/2010**. The system will then automatically insert a day (**01**) entry.

- [Step 4] The Last Pay Date entry is a required entry, and must be *later than* the First Pay Date.

- [Step 5] The Loan Origination Date is required for all Single Family Pools (HMBS and Multifamily excluded) and cannot be a Future Date only current or past date.

- [Step 6] The Principal & Interest (P&I) amount is required and must be accurate. If this field is left blank, and the user clicks on the <Save> button, Ginnie<sup>NET</sup> will calculate the P&I amount and enter the result.

- [Step 7] The Original Principal Balance (OPB) is a required field entry.

- [Step 8] Unpaid Principal Balance (UPB) is also a required field entry, and must be *less than or equal to* the OPB. If this field is left blank, and the user clicks on the <Save> button, Ginnie<sup>NET</sup> will calculate the OPB and offer a *suggested* entry.



[Step 9] Mortgage Interest Rate is determined by certain rules.

[Step 10] For all *other* Pool Types, the Interest Rate must meet the following conditions:

$$\text{Security Rate} + .25 \leq \text{Interest Rate} \leq \text{Security Rate} + .5$$

If an invalid Interest Rate is entered, Ginnie*NET* will alert the user with the following system-generated message that will clearly define the rule:

**Interest Rate must be between 0.750 - 1.000**

[Step 10] FHA [Housing] Section is a required field entry.

[Step 11] FHA Insurance Type is required. Currently, Fully Insured is system-generated and will be set as the default.

[Step 12] The unique Ginnie Mae Loan Identifier is assigned by Ginnie Mae at pooling, and after initial Pool certification.

[Step 13] Loan Type Code is a required field entry.

[Step 14] Loan Purpose is *optional* unless required by the agency.

[Step 15] Living Units (1-4) is a required field entry.

[Step 16] LTV is *optional* unless required by the agency.

[Step 17] Down Payment Assistance Flag is a required field entry.

[Step 18] Credit Score is *optional* unless required by the agency.

[Step 19] Loan Status Code is *optional* unless required by the agency.

[Step 20] Upfront MIP Amount is *optional* unless required by the agency.

[Step 21] Annual MIP Amount is *optional* unless required by the agency.

[Step 22] Co-Borrower Name; up to four (4) occurrences per loan is *optional*, unless required by the agency.

[Step 23] Co-Borrower SSN; up to four (4) occurrences per loan is *optional*, unless required by the agency.

[Step 24] The Mortgagor Name and Address fields are all required field entries. Select a valid State abbreviation by clicking on the down arrow [▼] adjacent to the **State** field and selecting an option from the drop-down list.

#### 5.2.4.1 For ARM Pools

[Step 1] Initial Change Date of Note must be the same as Pool Security Change Date of Note.

[Step 2] For 5-year Hybrid ARMS, CAP Structure fields are required, and in all events should match the corresponding entry in the look-up table.

[Step 3] Click on the <Save> button to save the record, or click on the <Cancel> button to disregard the edits and *not* save the current record. The system will generate a process success system message.

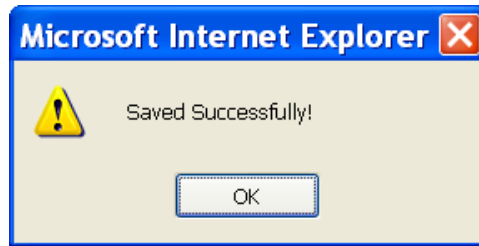


FIGURE 42: GINNIE<sup>NET</sup> ARM POOL SAVED RECORD SUCCESS MESSAGE

### 5.2.5 Edit a Mortgage Record

- [Step 1] From the Ginnie<sup>NET</sup> Main Menu screen, click on the **Data Entry/Review** link.
- [Step 2] Click on the **New Pool Processing** link.
- [Step 3] Click on the **Single Family Processing** link. The Single Family Mortgage Details—11706 screen will then display.
- [Step 4] Select the desired Mortgage record you now wish to edit, then click on the [Edit](#) link adjacent to the list item. The **Single Family Mortgage Details—11706** screen for that specific record will then display.

FIGURE 43: GINNIE<sup>NET</sup> SINGLE FAMILY MORTGAGE DETAILS—11706 SCREEN (EDIT MORTGAGE RECORD)

- [Step 5] Apply all changes to the desired fields as needed. Once completed with the field updates, click on the [Update](#) link in the left-hand column. If desired, the user may alternatively click on the [Cancel](#) link to exit the system without saving the editing changes

[Step 7] Once the record has been updated, an update success message will then display.



FIGURE 44: SUCCESSFUL SAVE MESSAGE

### 5.2.6 Delete a Mortgage Record

[Step 1] From the Ginnie<sup>NET</sup> Main Menu screen, click on the **Data Entry/Review** link.

[Step 2] Click on the **New Pool Processing** link.

[Step 3] Click on the **Single Family Processing** link. The Single Family Mortgage Details—11706 screen will then display.

[Step 4] Select the desired Mortgage record you now wish to delete, then click on the [Delete](#) link adjacent to the list item. The **Single Family Mortgage Details—11706** screen, for that specific record, will then display.

[Step 5] Click on the [Delete](#) link to delete the target Mortgage record.

[Step 6] The system will then request that the user *confirm* the deletion action with the query screen.

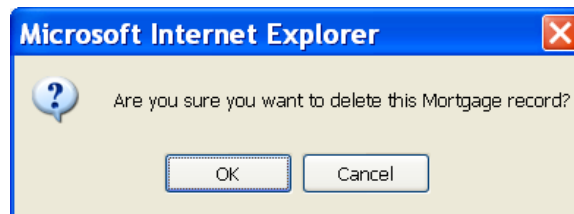


FIGURE 45: CONFIRM DELETE RECORD ACTION QUERY SCREEN (MORTGAGE RECORDS)

[Step 7] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action, and to be returned back to the Single Family Mortgage Details—11706 screen.

**NOTE:** Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie<sup>NET</sup> completely.

## 5.3 ADJUSTABLE RATE MORTGAGES (ARM)

FHA will no longer underwrite forward market 30 day look-back ARM pools, after January 09, 2015. The current 30 day look back period will be replaced with the new 45 day look-back period to become effective on January 10, 2015 and thereafter. All changes to the ARM program will be for the forward market only.

### Look-back Period

The ARM Look-back Period field will be a dropdown with possible values of 30 and 45 day. For pools with issuance prior to April 2015, look-back Period 30 has to be selected from the dropdown list, for pools with issuance starting with April 2015 look-back period 45 will be generated by the system and won't be available for change.

The screenshot shows the 'GinnieNET On The Web' interface for 'Single-family Pool Details - 11705'. The 'Lookback Period' dropdown is set to '30' days. Other visible fields include 'Pool#: VM1234', 'Issue Date: 11/01/2014', 'Issue Type: M', and 'CMT Pool Type: AR 1 Year CMT 1/1/5'. The interface also includes buttons for 'Save', 'Cancel', and 'Validate Header'.

FIGURE 46: LOOKBACK PERIOD

Ginnie Mae will securitize eligible 1-year ARMs and hybrid ARMs with initial interest rate periods of 3, 5, 7, and 10 years. Issuers may choose either the Constant Maturity Treasury (CMT) index, or the London Interbank Offered Rate (LIBOR) index. The custom pool suffix options for use with the CMT index may be either “C AR”, “C AT”, “C AF”, “C FT”, “C AS” or “C AX”, while the multiple Issuer pool suffix may be “M AR”, “M AQ”, “M AT”, “M AF”, “M FT”, “M AS” or “M AX”. The custom pool suffix to be used with the LIBOR index may be either “C RL”, “C TL”, “C FL”, “C FB”, “C SL” or “C XL” while the multiple Issuer pool suffix may be either “M RL”, “M QL”, “M TL”, “M FL”, “M FB”, “M SL” or “M XL”.

**NOTE:** The Import Record Layout is described on the Help screen for Data Export/Import, for which you can use a Data Export/Import -> New Pool Processing -> Import Single-family Pools logical flow. Additionally, for records added manually, all fields—with the exception of Interest Rate Change Date field—will be system-generated.

### 5.3.1 Fields for ARM Pools

TABLE 7 GINNIE<sup>NET</sup> ARM POOL SCREEN (FORM ELEMENTS)

ARM POOL FIELD	ARM POOL FIELD DESCRIPTION
Range	
Index	System-generated in <b>New</b> mode, editable in <b>Update</b> mode
Type of ARM Note	
Initial(+/-) Interest Rate Cap	<b>Required:</b> System-generated in <b>New</b> mode, except for 5-year Hybrid ARM pools, where User is required to select a combination from the drop-down list on screen. Editable in both <b>New</b> and <b>Update</b> mode
Subsequent(+/-) Interest Rate Cap	
Lifetime(+/-) Interest Rate Cap	
Interest Rate Change Date	Must match Pool Security Change Date

### 5.3.2 Valid Entry for ARM Pools

TABLE 8: VALID ENTRY FOR ARM POOLS TABLE MATRIX

ISSUE TYPE	POOL TYPE	RANGE	TYPE OF ARM NOTE	INDEX TYPE	INITIAL INTEREST RATE CHANGE	SUBSEQUENT RATE CHANGE	LIFETIME RATE CHANGE
M	AQ	12-18	1 Year	CMT	1	1	5
C	AR	12-18	1 Year	CMT	1	1	5
M	AR	12-18	1 Year	CMT	1	1	5
C	AT	36-42	3 Year Hybrid	CMT	1	1	5
M	AT	36-42	3 Year Hybrid	CMT	1	1	5
C	AF	60-66	5 Year Hybrid	CMT	1	1	5
M	AF	60-66	5 Year Hybrid	CMT	1	1	5
C	FT	60-66	5 Year Hybrid	CMT	2	2	6
M	FT	60-66	5 Year Hybrid	CMT	2	2	6
C	AS	84-90	7 Year Hybrid	CMT	2	2	6
M	AS	84-90	7 Year Hybrid	CMT	2	2	6
C	AX	120-126	10 Year Hybrid	CMT	2	2	6
M	AX	120-126	10 Year Hybrid	CMT	2	2	6
C	RL	12-18	1 Year	LIBOR	1	1	5
C	TL	36-42	3 Year Hybrid	LIBOR	1	1	5
C	FL	60-66	5 Year Hybrid	LIBOR	1	1	5
C	FB	60-66	5 Year Hybrid	LIBOR	1	1	5
C	SL	84-90	7Year Hybrid	LIBOR	2	2	6
C	XL	120-126	10 Year Hybrid	LIBOR	2	2	6
M	RL	12-18	1 Year	LIBOR	1	1	5
M	QL	12-18	1 Year	LIBOR	1	1	5
M	TL	36-42	3 Year Hybrid	LIBOR	1	1	5
M	FL	60-66	5 Year Hybrid	LIBOR	1	1	5
M	FB	60-66	5 Year Hybrid	LIBOR	2	2	6

## 5.4 ADDING A BOND CERTIFICATION

Bond Finance pools are single family, level payment pools that are part of state or local housing bond financing programs. Bond Finance pools securities are to be used as collateral for a bond financing program. Bond Finance certifications are necessary for Ginnie Mae I and Ginnie Mae II custom pools.

### 5.4.1 Edits

The requirements will be the same as Ginnie Mae I and Ginnie Mae II custom pools with the following enhancements:

- Type of issue must be “X” for Ginnie Mae I single family and “C” for Ginnie Mae II single family custom pools.
- All pool types are eligible with the exception of: **MH, CL, CS, PL, PN, LS, LM** and **SN**.
- Bond Finance pools must have a minimum pool amount of \$25,000.00.
- The *minimum* number of loans for Bond Finance pools is one (1).

### 5.4.2 Marking a Builder Bond Pool

[Step 1] From the Ginnie<sup>NET</sup> Main Menu screen, click on the **Data Entry/Review** link.

[Step 2] Click on the **New Pool Processing** link.

[Step 3] Click on the **Single Family Processing** link. The Single Family Pool Details—11705 screen will then display.

Single Family 11705 - Microsoft Internet Explorer

Address: https://www.ginnienet.net/GinnieNET/NPP\_SF\_Pool/SFMain.aspx

Welcome VICKY M.MARAJH (1500)

GinnieNET On The Web

Single-family Pool Details - 11705

Logout | Return to Main Menu

Back to Search Page | Back to Search Results

Update | Cancel

Pool# 599145 | Issue Type: X | Pool Type: GP | Issue Date: 01/01/2008 | Validate Header

MIP#: | Edit Status: Not Passed

FTN: | Transfer Status: New Pool

Description: | Loans #: 7

Signed By: | Issue Date: 01/01/2008

Issuer ID/Name: 1500 | EQUIBANK N.A. | Maturity Date: 10 | 15 | 2037

Custodian ID/Name: 000036 | Custodian 36 | Initial Pay Date: 02/15/2008

Mortgage Interest Rate: 5.800 | to: 5.8 | Unpaid Balance Date: 01/01/2008

Security Rate: 5.300 | Security Change Date: | Settlement Date: 01/02/2008

OAA: 1248248.00 | Amortization Method: CD | Term: 30 | Subservicer #: |

Pool Tax ID: 669955522 | Security Rate Margin: 0 | Transfer-Issuer ID: |

☒ Bond Finance | Show | P&I Acct#ID: 200570406 | 322271724

T&I Acct#ID: 200586360 | 322271724 | More

	P&I Total	UPB Total
FHA/RHS Loan Types	7,373.42	1,248,246.92
FHA Quantity	7	FHA Amount: 1,248,246.92
VA Quantity	0	VA Amount: .00
RH Quantity	0	RH Amount: .00
PIH Quantity	0	PIH Amount: .00

Highest UPB: 245090.08 | Short Term UPB: 0.00 | Short Term Maturities: 0.00

Latest Pay Date: 10/01/2037 | Number of Participants: 1

Weighted Average Interest Rate: 0.000 | Total Position: 1,248,246

Change Header

FIGURE 47: GINNIE<sup>NET</sup> SINGLE FAMILY POOL DETAILS—11705 SCREEN (W/BOND FINANCE CHECKBOX)

- [Step 4] Click on the **Builder Finance** checkbox (☒) , then click on the **<Show>** button adjacent to the checkbox. The **Bond Finance Program Pool** data entry screen area will then display below the checkbox field.

FIGURE 48: BOND FINANCE PROGRAM POOL SCREEN AREA

- [Step 5] Click on the **Final Pool** radial button (☒) . Be certain to read the **Warning** shown in this field:

**Warning: This must be a final pool to be issued under a particular Bond Financing Program.**

- [Step 6] The financing program sponsor *must be entered* for a bond finance program. Therefore enter the program name in the area provided under the **Enter the state or local housing bond program name** field.

- [Step 7] Click on the **Update** button at the top of the screen. If desired, the user may alternatively click on the **Cancel** link to exit the system without saving the editing changes.

**NOTE:** The user may at any time click on *either* the field's **<Show>** button to reveal the **Bond Finance Program Pool** data entry screen area, and to edit any of its fields; or click on the **<Hide>** button to collapse this field area, and to hide from view.

## 5.5 BOND-FINANCED POOL CONSOLIDATION

Introduction of the Bond Financed Pool Consolidation Program allows Issuers with pools originated under a specific bond series to consolidate some or all of those pools into one pool, upon completion of the series. The pools to be consolidated must be authorized for termination prior to the issuance of the consolidated pool.

### 5.5.1 *Pooling Requirements for Bond Financed Pool Consolidations*

The same edits that apply for Bond Financed pools will apply to the consolidated pool with the following exceptions:

- The consolidated pool may be issued either as a Ginnie Mae I or a Ginnie Mae II Custom pool regardless of the terminated pools' type of issue.
- All the mortgages in the consolidated pool must bear the same interest rate, even if the pool is consolidated under the Ginnie Mae II program.
- The security rate of the consolidated pool must be the same rate, as the terminated pools.
- Consolidated pools will be eligible for the Targeted Lending Initiative (TLI), if the pools qualify for a reduced guaranty fee; the guarantee fee for the consolidated pool will be calculated independently of the guaranty fees of the terminated pools.
- Consolidated pools will not be eligible for immediate issuance transfer.
- Consolidated pools can only be submitted for processing after the fifth business day of the month for that issue month.
- Consolidated pools are required to complete final certification (current 12-month rule).

### 5.5.2 *Marking a Bond-Financed Pool*

[Step 1] From the Ginnie*NET* Main Menu screen, click on the **Data Entry/Review** link.

[Step 2] Click on the **New Pool Processing** link.



[Step 3] Click on the **Single Family Processing** link. The Single Family Pool Details—11705 screen, with its Bond Finance checkbox entity, will then display.

FIGURE 49: GINNIE<sup>®</sup>NET SINGLE FAMILY POOL DETAILS—11705 SCREEN (BOND FINANCE CHECKBOX)

[Step 4] Click on the Bond Finance checkbox (☒) , then click on the <Show> button adjacent to the checkbox. The Bond Finance Program Pool data entry screen area will then display.

[Step 5] Click on the Consolidation Pool radial button (☉). The Consolidation Pools dialog box will then display.

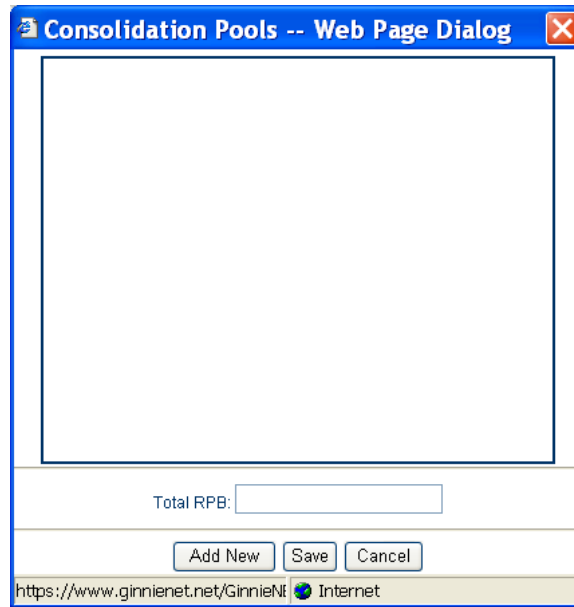


FIGURE 50: BOND FINANCE SCREEN AREA: CONSOLIDATION POOLS DIALOG BOX

[Step 6] To add the new pool record, click on the <Add New> button. The Bond-Financed Consolidation Pools data entry area will then be displayed. A two-field data entry area will then display for both the Pool # and RPB entries.

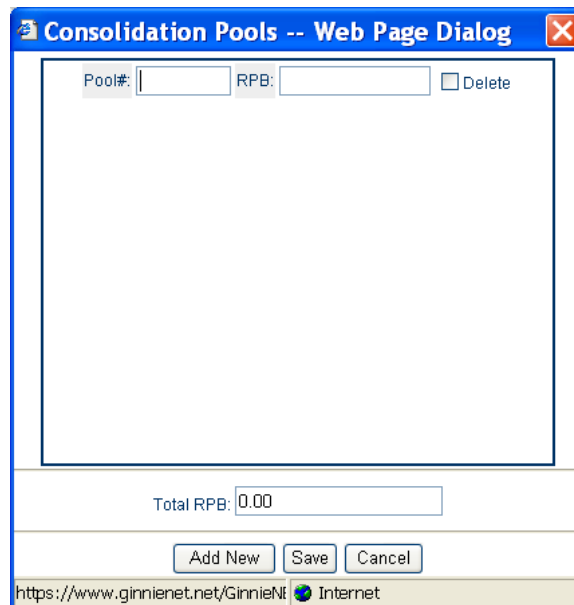


FIGURE 51: BOND FINANCE SCREEN AREA (CONSOLIDATION POOLS DIALOG BOX W/ FIELDS)

[Step 7] Enter a valid Pool number in the **Pool#** field, and a viable RPB amount in the **RPB** field, then click on the <Add New> button. The two screen areas will then be populated with the new information.

FIGURE 52: BOND FINANCE SCREEN AREA (CONSOLIDATION POOLS DIALOG BOX W/ POPULATED FIELDS)

**NOTE:** In the event that there is a difference between the system-generated RPB and the *total* RPB, the system will display an error message to inform the user of the discrepancy.

[Step 8] The system will generate the Single-Family Bond-Financed Pool Consolidation pool identified, which will allow the Issuer to identify all Bond-Financed Pools previously issued under one (1) series that will be consolidated into one (1) pool. The pool numbers will be identified along with the Remaining Principal Balances (RPB) of the pools being terminated.

**NOTE:** Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie*NET* completely.

### 5.5.3 Multiple Escrow Accounts

Ginnie*NET* allows for thirty (30) T&I account numbers and Bank ID numbers to be added to a pool. The Multiple Escrow Account option prints on the 11706 report. The Escrow Account can be entered on the Pool Detail screen or when you are applying the Ginnie Mae edits.

[Step 1] From the Ginnie*NET* Main Menu screen, click on the **Data Entry/Review** link.

[Step 2] Click on the **New Pool Processing** link.

[Step 3] Click on the **Single Family Processing** link. The Single Family Pool Details—11705 screen will then display.

FIGURE 53: GINNIE<sup>®</sup>NET SINGLE FAMILY POOL DETAILS—11705 SCREEN (MULTIPLE ESCROW ACCOUNTS)

[Step 4] To add an Escrow Account on the Pool Detail screen, click on the <More> button, then click on the <Add New> button, or select the account to be changed if the action is to modify an existing record. The TI Accounts dialog box will then display.

FIGURE 54: GINNIE<sup>®</sup>NET SINGLE FAMILY POOL DETAILS—11705 SCREEN (w/TI ACCOUNTS DIALOG BOX)

[Step 5] Enter the new TI Account information in the resulting screen field, then click on the <Save> button. If there is *more than one* (1) Escrow Account to be entered, click on the <Add New> button to add the new record, and the <Save> button to add that next account.



**NOTE:** Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie<sup>NET</sup> completely.

#### 5.5.4 Buydown Loans in Ginnie Mae II Pools

Buydown loan in multiple-issuer pool types cannot be greater than 10% of the aggregate unpaid principal balances of the loans in the multiple-Issuer pool. Within a loan package, buydown loans may exceed 10% of the aggregate original principal balance of the loans in the loan package. If a multiple Issuer pool exceeds the 10% threshold, Ginnie Mae's Pool Processing Agent ("PPA") will determine which Issuer has the highest percentage of Buydown loans in the pool. The entire loan package will be removed from the pool and Ginnie Mae will notify the Issuer of the withdrawal. If the loan package satisfies all other applicable guidelines, the PPA will recommend re-submittal of the loan package as a custom pool. The recalculation and removal process will continue until the pool reaches the 10% limit. Issuers whose loan packages do not exceed the 10% buydown limit will not be subject to having their loan package removed from a multiple Issuer pool.

When the Ginnie Mae edits are applied for all loan packages, a warning message will be displayed if a loan package contains buydown mortgages which exceed 10% percent of the loan package balance (OAA of Loan Package/Pool Amount).

Page 1		<b>Ginnie<sup>NET</sup> Issuer GNMA Edit Error Report</b>				Version 5.8
		06/29/2003 12:19:54				
		Pool #: 572033 Issue Type: M Pool Type: SF Issue Date: 07/01/2003				
Loan Number Case #	Mort Type	Int. Rate	First Pay Date	Last Pay Date	FIC Entered / Calculated	UPB Entered / Calculated
071010017090112 00121222225411	F	5.500	11/01/2002	10/01/2017	1103.06	132060.64 130560.44
1. FATAL TOLERANCE: Please enter correct FIC or UPB value						
071010017277859 005016795332703	F	5.500	04/01/2003	03/01/2018	648.54	79088.25 78226.16
1. FATAL TOLERANCE: Please enter correct FIC or UPB value						
071010017353528 005016782368703	F	5.500	04/01/2003	03/01/2018	1029.21	125509.11 124140.98
1. FATAL TOLERANCE: Please enter correct FIC or UPB value						
071010017394050 005016720617703	F	5.500	12/01/2002	11/01/2017	1216.02	146129.86 144483.56
1. FATAL TOLERANCE: Please enter correct FIC or UPB value						
071010017524532 005016701790703	F	5.500	02/01/2003	01/01/2018	632.32	76551.30 75703.04
1. FATAL TOLERANCE: Please enter correct FIC or UPB value						
071010017732200 00055560106703	V	5.500	11/01/2002	10/01/2017	898.79	107604.97 106382.58
1. FATAL TOLERANCE: Please enter correct FIC or UPB value						
071010017785422 005016689581703	F	5.500	12/01/2002	11/01/2017	958.44	115176.60 113878.99
1. FATAL TOLERANCE: Please enter correct FIC or UPB value						
071010017786024 00055560107703	V	5.500	02/01/2003	01/01/2018	1409.88	170684.40 168793.03
1. FATAL TOLERANCE: Please enter correct FIC or UPB value						
..... POOL ERRORS .....						
1. WARNING The loan package contains buydown loans that exceed ten percent of the loan package balance.						
Pool: 572033MSF GNMA Edits: Not Passed						

FIGURE 55: GINNIE<sup>NET</sup> ISSUER GNMA EDIT ERROR REPORT

#### 5.5.4.1 Case Numbers/Loan Numbers

Ginnie Mae has standardized its rules for reporting of FHA, VA, RHS and PIH assigned case numbers/loan numbers on the form HUD 11706.

**NOTE:** Loans that do not have valid case numbers/loan numbers will not be accepted for the issuance of Ginnie Mae securities.

#### 5.5.4.2 FHA Single Family Case Number

The case number for FHA Single Family loans is to be reported as a 15-position *fixed* length number, as described below.

TABLE 9 FHA SINGLE FAMILY CASE NUMBER (CASE NUMBER DESCRIPTION)

LEADING ZERO	LOCATION CODE	SERIAL NUMBER	CHECK DIGIT	FHA ADP CODE
First (2) digits	Next (3) digits	Next (6) digits	Next (1) digits	Last (3) digits

TABLE 10: FHA SINGLE FAMILY CASE NUMBER (CASE NUMBER EXAMPLES)

LEADING ZERO	LOCATION CODE	SERIAL NUMBER	CHECK DIGIT	FHA ADP CODE
00	011	456789	1	229

#### 5.5.4.3 FHA Multi-Family Case (Project) Number

The Multi-Family case number is to be reported as a 15-position *fixed* length number, as described below.

TABLE 11 FHA MULTI-FAMILY CASE NUMBER (CASE NUMBER DESCRIPTION)

LEADING ZERO	LOCATION CODE	SERIAL NUMBER
First (7) digits	Next (3) digits	Next (5) digits

TABLE 12 FHA MULTI-FAMILY CASE NUMBER (CASE NUMBER EXAMPLES)

LEADING ZERO	LOCATION CODE	SERIAL NUMBER
0000000	031	45678

#### 5.5.5.4 FHA Title 1 Case Number

The Title 1 (Manufactured Housing) case number is to be reported as a 15-position *fixed* length number, as described in the table below:

TABLE 13 FHA TITLE 1 CASE NUMBER (CASE NUMBER DESCRIPTION)

LEADING ZERO	CONTRACT NUMBER	SERIAL NUMBER
000	12345	6789012

#### 5.5.5.5 VA Loan Number

The VA Loan Number is to be reported as a 15-position *fixed* length number, as described in the table below:

TABLE 14 FHA VA LOAN NUMBER (CASE NUMBER EXAMPLES)

LEADING ZERO	LOCATION CODE	SERIAL NUMBER	CHECK DIGIT	FHA ADP CODE
00	011	456789	1	229

**NOTE:** The “LH” prefix will not be accepted on Ginnie*NET*, and should not be entered in the Case Number field for VA loans.

#### 5.5.5.6 RHS Case Number

The RHS case number is to be reported as a 15-position *fixed* length number, as described in the table below:

TABLE 15 FHA RHS CASE NUMBER (CASE NUMBER EXAMPLES)

LEADING ZERO	STATE CODE	COUNTY CODE	SSN
0	12	345	678901234

#### 5.5.5.7 PIH Case Number

The PIH case number is to be reported as a 15-position *fixed* length number, as described in the table below:

TABLE 16 FHA PIH CASE NUMBER (CASE NUMBER EXAMPLES)

LEADING ZERO	AREA CODE	CASE NUMBER
000	12	678901234

### 5.6 MANUFACTURED HOME LOAN POOLS (MHL)

- MH Spread Variations: M
- Mortgage Insurance Premium (MIP) Paid Issuer for FHA.

TABLE 17: MANUFACTURED HOME LOAN POOLS (MHL): FIELD DEFINITIONS

FIELD MORTGAGE / MH TYPE	DEFINITION
F C	FHA Insured (MIP paid by Issuer) Spread <i>minimum</i> 3.25 Spread <i>maximum</i> 4.75

**NOTE:** MH Pools and MH Types should be entered on the Mortgage Detail screen in the MH Type/GP plan field. This field is shared with the GP pools.

At least 50-percent (50%) of the principal balance of the pool or loan package must be in loans with an original term equal to that of the longest loan maturity in the pool or loan package.

No loan may have a maturity that exceeds by *more than* sixty (60) months the term of any other loan in the pool, or loan package.

## 5.7 GRADUATED PAYMENT MORTGAGE POOL (GPM)

- Any GPM loan must be insured by FHA, or guaranteed by VA.
- There are five (5) Plans for amortization of the loans:

TABLE 18 GRADUATED PAYMENT MORTGAGE POOL (GPM): PLAN TYPES

PLAN TYPE	PLAN DESCRIPTION
<u>PLAN 1</u>	Monthly mortgage payments increase 2.50% each year, for five (5) years
<u>PLAN 2</u>	Monthly mortgage payments increase 2.50% each year, for five (5) years
<u>PLAN 3</u>	Monthly mortgage payments increase 7.50% each year, for five (5) years
<u>PLAN 4</u>	Monthly mortgage payments increase 2.00% each year, for five (5) years
<u>PLAN 5</u>	Monthly mortgage payments increase 3.00% each year, for five (5) years



## 5.8 GRADUATED PAYMENT MORTGAGE POOL (GPM)/GROWING EQUITY MORTGAGE (GEM) POOLS

Under the Ginnie Mae I and Ginnie Mae II MBS programs, Issuers will not be able to enter buydown loans in a GPM and GEM pools on Ginnie<sup>NET</sup>. A fatal edit has been implemented on Ginnie<sup>NET</sup> to prevent the inclusion of buydown loans in a GPM and GEM pools.

Loan Number Case #	Month Type	Int. Rate	First Pay Date	Last Pay Date	FIC Entered / Calculated	UPB Entered / Calculated
000000191471333	F	6.300	06/01/2003	05/01/2033	427.62	68600.71
004917918442796					438.98	68640.05
1. FATAL TOLERANCE: Please enter correct FIC or UPB value						
2. FATAL Buydown loans are excluded from XGA pools						
000000191558527	F	6.300	11/01/2003	10/01/2033	706.97	111130.59
003816786790796						
1. FATAL Buydown loans are excluded from XGA pools						
000000191895705	F	6.300	11/01/2003	10/01/2033	954.77	153965.28
004313996080796					980.12	154016.06
1. FATAL TOLERANCE: Please enter correct FIC or UPB value						
2. FATAL Buydown loans are excluded from XGA pools						
000000192024792	F	6.300	02/01/2004	01/01/2034	752.54	118624.93
001051701366796					752.53	

FIGURE 56: GINNIE<sup>NET</sup> ISSUER GNMA EDIT ERROR REPORT

## 5.9 SERIAL NOTE—SCHEDULE A

The serial note pool suffix is “SN.” Serial note pools provide for the sequential retirement of security units subject to the amount of principal available each month. Each sequentially-numbered security unit has a face value of \$25,000.00, except for the last unit, which may exceed that amount but not by more than \$49,999.99.

Schedule A is created on Ginnie<sup>NET</sup>. The system generates the following fields:

- (a) Serial Unit Number;
- (b) Face Amount of Units;
- (c) Months from Issue Date.

The months from serial units are normally in units of **1** through **100** (beginning with “1”). The system generates the number of units based on the pool principal amount. The Issue Date field for each unit is calculated once the serial unit maturity date for each unit is entered.

Form HUD 11734 (Prospectus) will be created by Ginnie Mae's Pool Processing Agent and will be available upon request.

[Step 1] From the Ginnie<sup>NET</sup> Main Menu screen, click on the **Data Entry/Review** link.

[Step 2] Click on the **New Pool Processing** link.

[Step 3] Click on the **Single Family Processing** link. The Single Family Pool Details—11705 screen—with its **Single-family Serial Notes Schedule A** link—will then display.

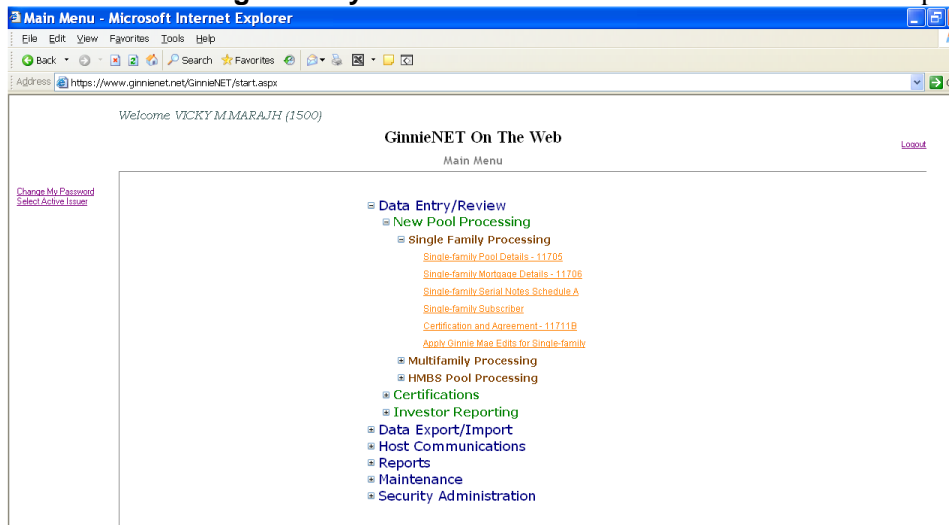


FIGURE 57: GINNIE*NET* SINGLE-FAMILY SERIAL NOTES SCHEDULE A LINK

[Step 4] Click on the **Single-family Serial Notes Schedule A** link. The Single-family Serial Notes Schedule A link will then display.

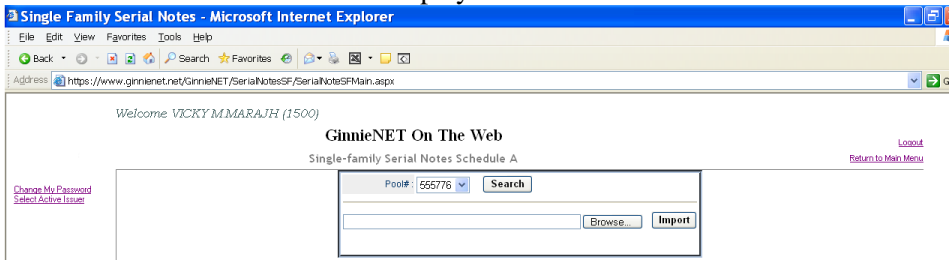


FIGURE 58: GINNIE*NET* SERIAL NOTES SCHEDULE A SCREEN (W/SEARCH FIELD)

### 5.9.1 Search Form Elements

[Step 1] On the Single-family Serial Notes Schedule A screen, click on the down-arrow adjacent to the Pool# field to select the Pool you currently wish to locate.

- [Step 2] Click on the <Search> button, located at the top of the screen, to retrieve the record(s) requested. When the records have been found by the system, Ginnie<sup>NET</sup> will then display the search results page.

Pool#	Issue Type	Pool Type	Serial Number	Maturity Date	Unit Months	Face Amount
224526	X	SN	1	6/15/2007	9	25000.00
224526	X	SN	2	3/15/2008	18	25000.00
224526	X	SN	3	12/15/2008	27	25000.00
224526	X	SN	4	9/15/2009	36	25000.00
224526	X	SN	5	5/15/2010	44	25000.00
224526	X	SN	6	1/15/2011	52	25000.00
224526	X	SN	7	8/15/2011	59	25000.00
224526	X	SN	8	3/15/2012	66	25000.00
224526	X	SN	9	10/15/2012	73	25000.00
224526	X	SN	10	5/15/2013	80	25000.00

FIGURE 59: GINNIE<sup>NET</sup> SERIAL NOTES SCHEDULE A SCREEN (W/ SEARCH RESULTS)

- [Step 3] Select the desired Pool# from those listed and click on the [Pool#](#) link to view the Serial Notes Schedule A screen. Click directly on any of the [page number](#) links shown at the bottom of the screen to navigate directly to the *next*, or a different page.

The Single-family Serial Notes Schedule A screen will then display. Note here that all field entries shown in **red** will be system-generated, and will pre-populate each of the fields as shown.

Pool#	Issue Type	Pool Type	Serial Number	Maturity Date	Unit Months	Face Amount
224526	X	SN	1	6/15/2007	9	25000.00
224526	X	SN	2	3/15/2008	18	25000.00
224526	X	SN	3	12/15/2008	27	25000.00
224526	X	SN	4	9/15/2009	36	25000.00
224526	X	SN	5	5/15/2010	44	25000.00
224526	X	SN	6	1/15/2011	52	25000.00
224526	X	SN	7	8/15/2011	59	25000.00
224526	X	SN	8	3/15/2012	66	25000.00
224526	X	SN	9	10/15/2012	73	25000.00
224526	X	SN	10	5/15/2013	80	25000.00

FIGURE 60: GINNIE<sup>NET</sup> SERIAL NOTES SCHEDULE A SCREEN (W/POPULATED FIELDS)

### 5.9.2 Edit a Serial Notes Schedule A Record

- [Step 1] On the Single-family Serial Notes Schedule A screen, locate the desired record you now wish to edit.
- [Step 2] Click on the <Edit> button at the top of the screen, to enter or edit a date in the Unit Maturity Date (Unit Mat. Date) field.
- [Step 3] Once completed, click on the <Save> button to save the current record, or click on the <Cancel> button to disregard the edits and to not save the record.

[Step 4] The system will then generate a Save success system message.



FIGURE 61: GINNIE<sup>NET</sup> SERIAL NOTES SCHEDULE A SAVED RECORD SUCCESS MESSAGE

[Step 5] To view a *different* record, simply click on any of the directional search arrow keys at the top of the screen, to navigate either forward *or* backwards through the current Schedule A record.



FIGURE 62: SERIAL NOTES SCHEDULE A SCREEN DIRECTIONAL SEARCH ARROW KEYS

**NOTE:** Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie<sup>NET</sup> completely.

## 5.10 FEDERAL RESERVE BANK ON GINNIE<sup>NET</sup>

The FRB Subscriber screen for the various pool types will thus default to **FRBNY** as the investor for each pool. The FRB Subscriber screen must also show the FRB clearing bank account information for each member of the Federal Reserve Banks accepting delivery of either the complete pool or any portion of the pool. If *more than* one (1) investor has purchased a beneficial ownership share in a pool, which results in a number of different clearing banks designated to take delivery, the FRB Subscriber screen, must be completed for all such clearing banks with the complete and accurate account information for each one.

### 5.10.1 FRB Subscriber Screen Elements

TABLE 19: FRB SUBSCRIBER SCREEN ELEMENTS MATRIX

FIELD NAME	DESCRIPTION
<b>Pool #</b>	Pool Number is taken from the Pool Details record when the user chooses a <b>Pool ID. System generated.</b>
<b>Issue Type</b>	Issue Type is taken from the Pool Details record when the user chooses a <b>Pool ID. System generated.</b>
<b>Pool Type</b>	Pool Type is taken from the Pool Details record when the user chooses a <b>Pool ID. System generated.</b>
<b>Issuer ID</b>	The Issuer Number (ID) is taken from the Pool Details record when the user chooses a <b>Pool ID. System generated.</b>
<b>Issue Date</b>	The Issue Date is taken from the Pool Details record when the user chooses a <b>Pool ID. System generated.</b>
<b>Edit Status</b>	Edit Status is taken from the Pool Details record when the user chooses a <b>Pool ID. System</b>

FIELD NAME	DESCRIPTION
	<i>generated.</i>
<b>Transfer Status</b>	Transfer Status is taken from the Pool Details record when the user chooses a <b>Pool ID</b> . <i>System generated.</i>
<b>ABA #</b>	The account number assigned to the participant. <b>Required</b>
<b>Deliver to</b>	The name of the FRB participant. <b>Required</b>
<b>Description</b>	Free form description field. <b>Optional.</b>
<b>Position</b>	The par value of the pool. If the amount purchased is <i>less than</i> 100% of the Original Aggregate Amount of the pool, additional Subscriber screens must be completed until 100% of the pool has been accounted. The total may not be <i>less than</i> \$1000.00. <b>Required.</b>

### 5.10.2 FRB Subscriber Search Form Elements

TABLE 20: FRB SUBSCRIBER SEARCH FORM ELEMENTS MATRIX

FIELD NAME	DESCRIPTION
<b>Pool Number</b>	The Pool Number is entered by the user.
<b>Issue Type</b>	Single Family pools is "X" indicating that these are Ginnie Mae I pools, "C" indicating that these are Ginnie Mae II pools, "M" indicating that these are Ginnie Mae II Multiple Issuer pools . Issue Type is <i>system-generated</i> . ("M", "C" for ARM pools).
<b>Pool Type</b>	User selects a Pool Type from the list of Available Pool Types.
<b>Issuer Number</b>	The Issuer Number (ID) is automatically retrieved that is associated with the logged-in user (Issuer). <i>System generated.</i>
<b>Edit Status</b>	User selects the Edit Status from the List of Available Edit Status.
<b>Transfer Status</b>	User selects the Transfer Status from the List of Available Transfer Status. By <b>Default</b> , the Transfer Status is <b>New Pool</b> .
<b>Issue Date</b>	By <b>Default</b> , the Issue Date is the <b>first of the current month</b> . If <b>Pool Number is not entered</b> , then Issue Date has to be <b>selected</b> to narrow the search and to limit the number of records retrieved. <b>Required *</b> .

**NOTE:** \* Required field only under *certain* conditions; see description for Issue Date.

### 5.10.3 Add a New Subscriber Record

You must know the Pool Number and Issuers Type to add a Subscriber record. Additionally, you must create a FRB Account for the clearing bank account if you are a first time user. The system will allow you to add the new Subscriber Account record as long as the FRB Account Record already exists in the system. You can add FRB Account records using the Maintenance Menu. See also *Adding an FRB Subscriber Record* in the **Maintenance** chapter.

- [Step 1] From the Ginnie<sup>NET</sup> Main Menu screen, click on the **Data Entry/Review** link.
- [Step 2] Click on the **New Pool Processing** link.
- [Step 3] Click on the **Single Family Pool Details** link. The Single Family Pool Details—11705 screen will then display.
- [Step 4] Click on the **Single family Subscriber** link. The Single Family Subscriber screen will then display.

FIGURE 63: GINNIE<sup>NET</sup> SINGLE FAMILY SUBSCRIBER SCREEN

- [Step 5] On the new Single-family Subscriber A screen, click on the down-arrow [▼] adjacent to the Pool# field to select a valid Pool number. **The Pool you choose must not yet be certified.** When you select a Pool, Ginnie<sup>NET</sup> will populate the upper portion of the screen with key information.

FIGURE 64: GINNIE<sup>NET</sup> SINGLE FAMILY SUBSCRIBER SCREEN (w/ABA#/DELIVER TO FIELD)

- [Step 6] Enter a valid 9-digit ABA number and Deliver to information in the ABA#/Deliver To field, or click on the down-arrow [▼] adjacent to the field to select one of the field options.

FIGURE 65: GINNIE<sup>NET</sup> SINGLE FAMILY SUBSCRIBER SCREEN (W/ABA# FIELD)

- [Step 7] If the event you enter an *existing* ABA# in the **ABA#** field, the system will automatically populate the Account Number and the Clearing Bank's name for the option selected.
- If you enter a *new* ABA# in the **ABA#** field, the system will *not* save the account information. You will be required to add that information under the FRB Subscriber option on the Maintenance menu.
- [Step 8] Enter any descriptive information or notes that are pertinent to the current Subscriber record in the Description field. This will be an *optional* entry field.
- [Step 9] In the next Position(in \$) field, enter the Subscriber's Position dollar amount. Each Subscriber's Position may not be *less than* \$1,000. The total must equal the Pool OAA.
- [Step 10] Complete the current Add Subscriber record task by clicking on the <OK> button to save the new subscriber record, or click on the <Cancel> button to disregard the save, and to then select an *existing* Subscriber.

#### 5.10.3.1 Restrictions

- Issuers can *edit* Subscriber Records ONLY WHEN the Transfer Status is "New Pool" or "Rejected".
- Issuers can *add* Subscriber Records ONLY WHEN the Transfer Status is "Not Yet Certified".
- Description field entries are optional. Ginnie Mae edits will still be applied.

#### 5.10.4 Access an FRB Subscriber Record

- [Step 1] From the Ginnie<sup>NET</sup> Main Menu screen, click on the **Data Entry/Review** link.
- [Step 2] Click on the **New Pool Processing** link.
- [Step 3] Click on the **Single Family Pool Details** link.

[Step 4] Click on the **Single family Subscriber** link. The Single Family Subscriber screen will then display.

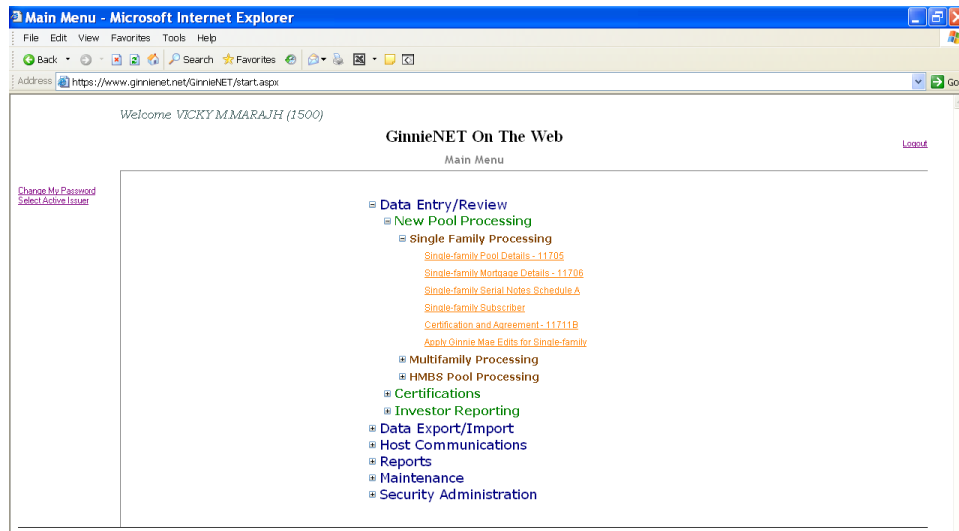


FIGURE 66: GINNIE<sup>NET</sup> SINGLE FAMILY SUBSCRIBER SCREEN (w/MENU OPTIONS)

[Step 5] On the new Single Family Subscriber screen, enter any of the search parameters you wish to narrow the search argument. The user may use entries in the Pool Number; Issue Type; Pool Type; Custodian ID; Issue Date; Transfer Status or ABA# number field. **Remember that the Issue Date has to be selected when Pool Number is not entered.** The more information you enter, the more likely that the resulting query will focus on a desired record set.



FIGURE 67: GINNIE<sup>NET</sup> SINGLE FAMILY SUBSCRIBER SEARCH SCREEN



- [Step 6] Click on the **<Search>** button to begin the search argument. When the desired record item(s) display in the results area, the system will switch the view to **Search Results Page** Only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie<sup>NET</sup> will switch the view to **Details Page** directly.

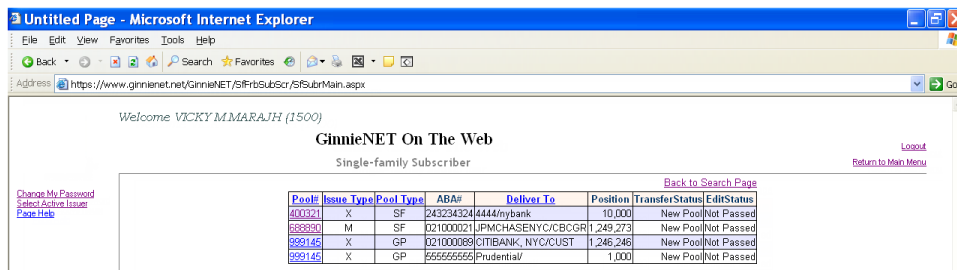


Figure 68 shows a screenshot of the GinnieNET Single Family Subscriber Search Results screen. The browser window is titled 'Untitled Page - Microsoft Internet Explorer' and the address bar shows 'https://www.ginnie.net/GinnieNET/SFRSubScr/SFSubMain.aspx'. The page displays a welcome message for 'VICKY.M.MARAJH (1500)' and a 'Logout' link. Below the header, there is a table of search results with columns: Pool#, Issue Type, Pool Type, ABA#, Deliver To, Position, Transfer Status, and Edit Status. The table contains four rows of data.

Pool#	Issue Type	Pool Type	ABA#	Deliver To	Position	Transfer Status	Edit Status
400321	X	SF	243234324	4444/mybank	10,000	New Pool	Not Passed
883990	M	SF	021000021	JPMCHASENYC/CBCGR	1,249,273	New Pool	Not Passed
993145	X	GP	021000089	CITIBANK, NYC/CUST	1,246,246	New Pool	Not Passed
999145	X	GP	656565656	Prudential	1,000	New Pool	Not Passed

FIGURE 68: GINNIE<sup>NET</sup> SINGLE FAMILY SUBSCRIBER SEARCH RESULTS SCREEN

- [Step 7] The user may also navigate to the Search Results screen from the Data Entry screen by selecting the **Search Results Page** link in the upper right corner of the screen.

### 5.10.5 Delete an FRB Subscriber Record

- [Step 1] From the Ginnie<sup>NET</sup> Main Menu screen, click on the **Data Entry/Review** link.
- [Step 2] Click on the **New Pool Processing** link.
- [Step 3] Click on the **Single Family Pool Details** link.
- [Step 4] Click on the **Single family Subscriber** link. The Single Family Subscriber screen will then display.
- [Step 5] On the Single Family Subscriber screen, select the record you wish to delete and click on the **<Delete>** button.

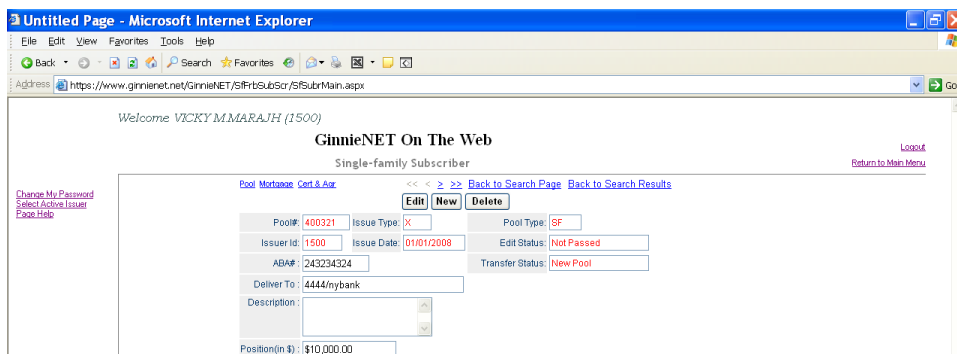


Figure 69 shows a screenshot of the GinnieNET Single Family Subscriber Screen (Delete Record Function). The browser window is titled 'Untitled Page - Microsoft Internet Explorer' and the address bar shows 'https://www.ginnie.net/GinnieNET/SFRSubScr/SFSubMain.aspx'. The page displays a welcome message for 'VICKY.M.MARAJH (1500)' and a 'Logout' link. Below the header, there is a form for deleting a record. The form includes fields for Pool#, Issue Type, Pool Type, ABA#, Deliver To, Position, and Edit Status. The 'Delete' button is highlighted.

Pool#	Issue Type	Pool Type	ABA#	Deliver To	Position	Edit Status
400321	X	SF	243234324	4444/mybank	\$10,000.00	Not Passed

FIGURE 69: GINNIE<sup>NET</sup> SINGLE FAMILY SUBSCRIBER SCREEN (DELETE RECORD FUNCTION)

[Step 6] The system will then request that the user confirm the record deletion action with the query screen.



FIGURE 70: CONFIRM DELETE RECORD ACTION QUERY SCREEN (FRB SUBSCRIBER)

[Step 7] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action.

[Step 8] The system will then confirm the success of the deletion action with a system-generated message, and return the user back to the FRB Subscriber screen.

**NOTE:** Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie<sup>NET</sup> completely.

## 5.11 FORM HUD 11711B—CERTIFICATION AND AGREEMENT

The **HUD 11711B—CERTIFICATION AND AGREEMENT** form is required to be submitted by the Issuer as part of the required pool or loan package submission documents. The New Pool Processing application module allows Issuers the opportunity to electronically submit this form to the Document Custodian.

### 5.11.1 Search a Certification and Agreement Record

[Step 1] From the Ginnie<sup>NET</sup> Main Menu screen, click on the **Data Entry/Review** link.

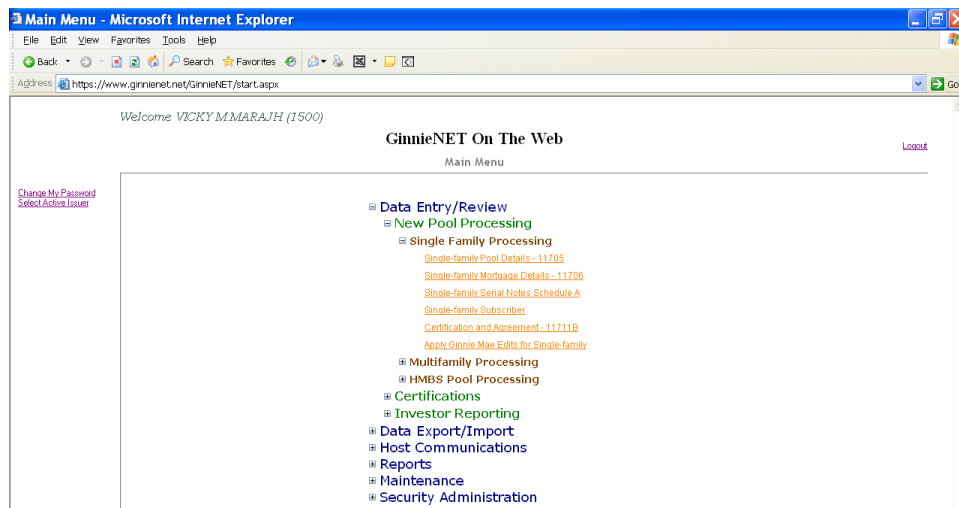


FIGURE 71: GINNIE<sup>NET</sup> HUD 11711B—CERTIFICATION AND AGREEMENT SCREEN (w/MENU OPTIONS)

[Step 2] Click on the **New Pool Processing** link.

- [Step 3] Click on the **Single Family Pool Details** link.
- [Step 4] Click on the **Certification and Agreement – 11711B** link. The Certification and Agreement – 11711B screen will then display.
- [Step 5] Enter any of the search parameters you wish to narrow the search argument. You may use entries in the Pool Number; Issue Type; Pool Type; Custodian ID; Issue Date; Transfer Status or Issue Date field. **Remember that the Issue Date has to be selected when Pool Number is not entered.** The more information you enter, the more likely that the resulting query will focus on a desired record set.

FIGURE 72: CERTIFICATION AND AGREEMENT – 11711B SCREEN (W/SEARCH OPTIONS)

- [Step 6] Click on the <Search> button to begin the search argument. When the desired record item(s) are found and display in the results area, the system will switch the view to Search Results Page Only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie<sup>NET</sup> will switch the view to Details Page directly.

### 5.11.2 Add / Edit a Certification and Agreement Record

- [Step 1] From the Ginnie<sup>NET</sup> Main Menu screen, click on the **Data Entry/Review** link.

FIGURE 73: CERTIFICATION AND AGREEMENT – 11711B SCREEN (ADD RECORD FUNCTION)

- [Step 2] Click on the **New Pool Processing** link.
- [Step 3] Click on the **Single Family Pool Details** link.

- [Step 4] On the new Certification and Agreement – 11711B screen, click on the <Edit> button. The Certification and Agreement – 11711B screen will then display.

FIGURE 74: CERTIFICATION AND AGREEMENT – 11711B SCREEN (ADD/EDIT RECORD FUNCTION)

- [Step 5] On the new Certification and Agreement – 11711B screen, enter your record information into each of the screen fields—whether adding a *new*, or updating an *existing* record—then review the two checkboxes immediately below the field entry areas.

If the Issuer selects the option for sending the form HUD 11711A to their Document Custodian, they should option the first “**Form 11711A**” radial button (☉).

If no mortgages in the referenced Pool or loan package are subject to any security agreement between Issuer and any creditor, option the second “**No Mortgages...**” radial button (☉).

Note also that the Document Custodian must receive the HUD 11711A form *prior to* the Initial Certification of the pool. In addition, the desktop application of Ginnie<sup>NET</sup> will not allow the user to transmit their pool without sending the Form HUD 11711 information, if selected. The user will receive a system-generated error message if they attempt to assemble the pool.

- [Step 6] Once the desired record has been updated/edited, click on the <Update> button in the left-hand column. If desired, the user may alternatively click on the <Cancel> button to exit the system without saving the editing changes.
- [Step 7] The system will then generate a Save success system message.

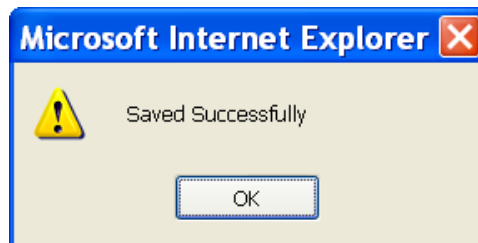


FIGURE 75: CERTIFICATION AND AGREEMENT – 11711B SCREEN SAVED RECORD SUCCESS MESSAGE

[Step 8] To view a *different* record, simply click on any of the directional search arrow keys at the top of the screen to navigate either forward *or* backwards through the current Schedule A record.



FIGURE 76: CERTIFICATION AND AGREEMENT – 11711B SCREEN DIRECTIONAL SEARCH ARROW KEYS

**NOTE:** Selecting the [Return to Main Menu](#) link option, shown in the upper right-hand corner of the page, will return the user to the previous Main Menu screen; while selecting the [Logout](#) link option will exit the user out of Ginnie<sup>NET</sup> completely.

## 5.12 APPLY GINNIE MAE EDITS

Ginnie Mae edits must be passed before a pool can be posted to the Network. This function checks the pool and mortgage data against Ginnie Mae MBS Guide requirements. If there are errors, individual records must be corrected and Ginnie Mae edits must be applied again.

**A pool is not available for transmission to the Network until it passes all Ginnie Mae edits.**

The system will apply the Ginnie Mae Edits to the selected pool. A pool level edit, and a mortgage-level edit will be performed.

[Step 1] From the Ginnie<sup>NET</sup> Main Menu screen, click on the **Data Entry/Review** link.

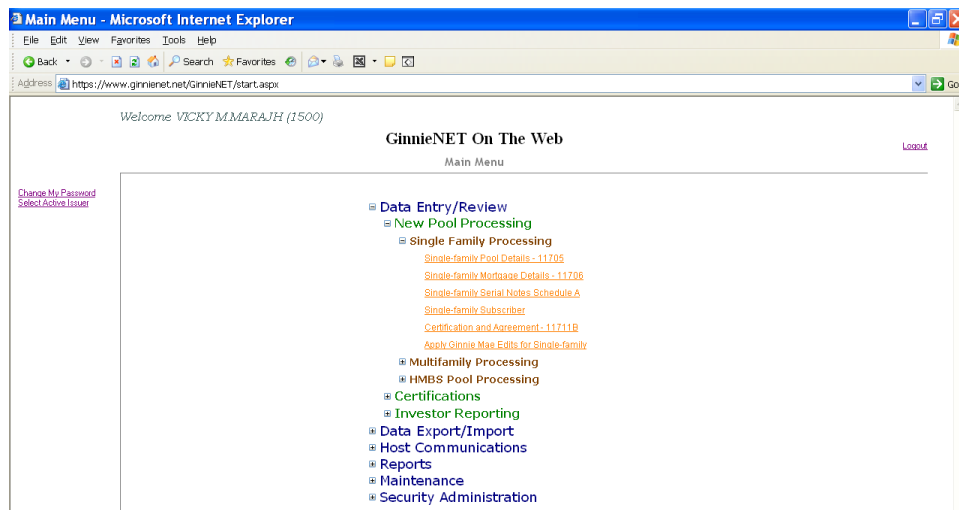


FIGURE 77: CERTIFICATION AND AGREEMENT – 11711B SCREEN (ADD RECORD FUNCTION)

[Step 2] Click on the **New Pool Processing** link.

[Step 3] Click on the **Single Family Pool Details** link.

[Step 4] On the new **Apply Ginnie Mae Edits** screen. The Apply Ginnie Mae Edits screen will then display.

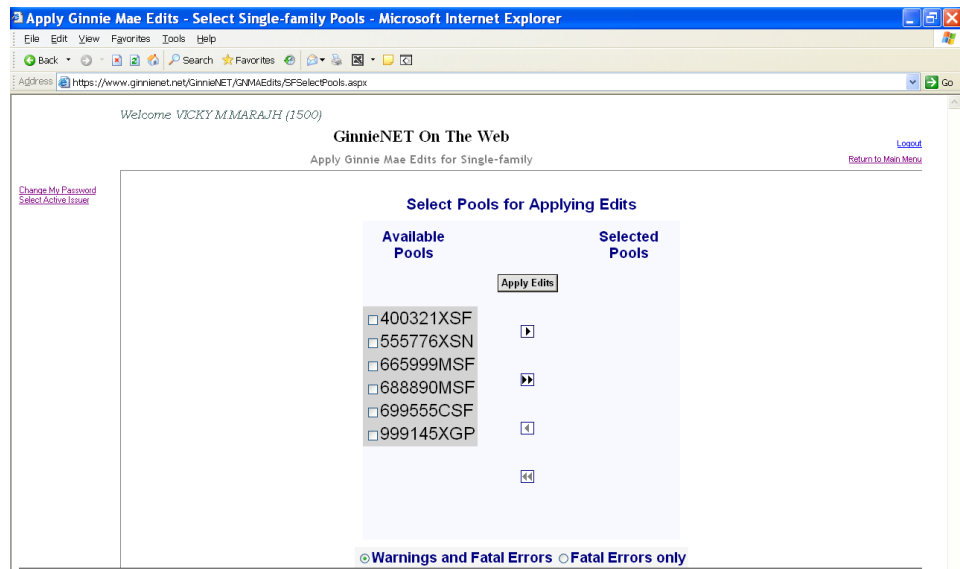


FIGURE 78: APPLY GINNIE MAE EDITS SCREEN

[Step 5] Click on any of the checkboxes adjacent to the available pools to select that pool. Click on the “<” button to view more pool numbers. Click on the “>” button to select *all* available pool numbers.

The system can display both Warning (tolerance) messages, and Fatal Error messages as well.



FIGURE 79: APPLY GINNIE MAE EDITS SCREEN: WARNING AND FATAL ERRORS MESSAGES

**IMPORTANT:** A pool will not be transmitted to the network with any fatal errors.

TABLE 21 APPLY GINNIE MAE EDITS SCREEN: WARNING AND FATAL ERRORS MESSAGE DESCRIPTIONS

WARNING TYPE	WARNING DESCRIPTION
WARNING	Indicates whether the Fixed Installment Control (FIC) or Unpaid Principal Balance (UPB) amounts are within the Ginnie Mae tolerance range.
FATAL 5	Data is outside the Ginnie Mae tolerance range. Fatal Errors must be researched and corrected. A pool will not transmit with a Fatal Error.

[Step 6] Click on the <Apply Edits> button after selecting the pool(s).

## 5.13 ERROR MESSAGES

Presented below are a series of common error messages found on the Ginnie Mae Edit Report.

TABLE 22 GINNIE MAE EDIT REPORT ERROR MESSAGES

MORTGAGE MESSAGE	SUGGESTED RESOLUTION
A tolerance or warning exists for this mortgage. Enter the correct FIC or UPB value	Review the values entered in the FIC, UPB, OPB and/or unscheduled principal fields and correct as necessary. Tolerance messages are not acceptable for pool transmission
Minimum number of mortgages not entered for this pool	Add more mortgages and/or confirm issue type
Short term UPBs cannot exceed 10% of the pool OAA	Confirm the payment dates and UPB amount of each mortgage in the pool
At least 80% of the pool OAA must be mortgages that mature within thirty (30) months of the pool maturity date	Confirm the payment dates for each mortgage in the pool

[Step 1] The system will generate the Ginnie Mae Edit Error Report, and will display the report in a preview window after the Error Summary screens have been closed.

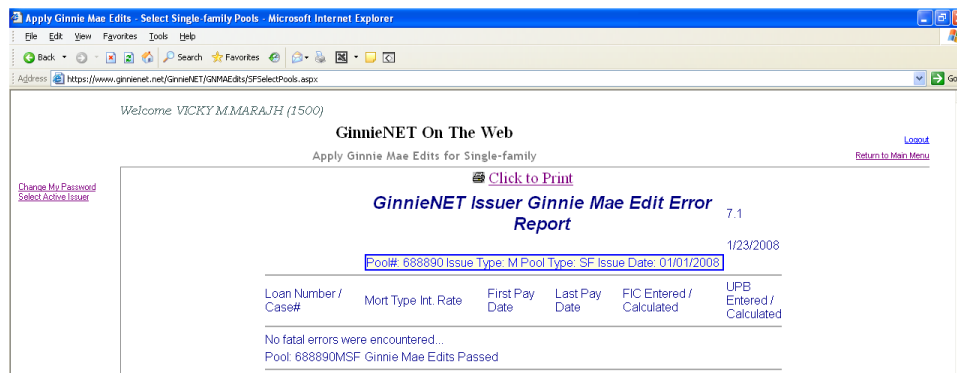


FIGURE 80: APPLY GINNIE MAE EDITS SCREEN: GINNIE MAE EDIT ERROR REPORT

[Step 2] If you click on the **Click to Print** link option at the top of the screen, the system will allow the user to select a printer, and the report will be routed to the selected printer. A summary of errors found at *each* of the pool and mortgage levels will then be presented on the system-generated Error Summary report.

## 6 CERTIFICATION

### 6.1 FINAL CERTIFICATION

In order to electronically Final Certify a pool through Ginnie<sup>NET</sup> On The Web, the pool must have been initially certified through Ginnie<sup>NET</sup> and issued on or after May 1, 1998. The pool must not have been transferred prior to Final Certification; except for an immediate issuance transfer transaction, where the pool is transferred immediately after the pool is issued.

The Issuer must retrieve the schedule of Pooled Mortgages from the Ginnie<sup>NET</sup> On The Web network, complete the Final Certification and electronically resubmit the pool back to the network. Issuers and Document Custodians will be required to maintain a copy of the Schedule of Pooled Mortgages with the completed Final Certification.

To Final Certify a pool, the original pool record must be retrieved from the Network by the Issuer with a status of Certified before Mortgage Details data can be viewed or edited. Once the Issuer views or edit the pool(s) it can be transmitted to the Custodian for Final Certification.

Final Certification consists of both the FC-FTN (Final Certification-File Transmission Number), and the FC-FRN (Final Certification File Rejection Number). It also displays Outstanding Aggregate Amounts (OAA), Rates, Dates, Terms and Total Number of Loans.

#### 6.1.1 Accessing the Single Family Processing Pool Details (11705) Screen

The Pool Details screen, with its multiple options menu, provides access to Pool, Mortgage, Subscriber and Summary information.

FIGURE 81: GINNIE<sup>NET</sup> MAIN MENU SCREEN (W/MENU SELECTIONS)

To access the Pool Details screen, step through the following procedural flow:

- [Step 7] From the Ginnie<sup>NET</sup> Main Menu screen, click on the **Data Entry/Review** link.
- [Step 8] Click on the **Certifications** link.
- [Step 9] Click on the **Single Family Processing** link. The screen will refresh, and display three (3) menu options.

TABLE 23: GINNIE<sup>NET</sup> SINGLE FAMILY PROCESSING POOL DETAILS SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
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FIELD NAME	DESCRIPTION
<b>Pool Details</b>	Used for reviewing Pool Details
<b>Mortgage Details</b>	Used for reviewing individual mortgage records
<b>Apply Ginnie Mae Edits</b>	A pool is not available for transmission to the Network until it passes all Ginnie Mae Edits

## 6.2 THE SINGLE FAMILY PROCESSING POOL DETAILS (11705) SCREEN

### 6.2.1 Searching the Pool Details Record

The Pool Number is the *key* identifier for locating records. The Pool Number is part of the Final Certification File Transmission Number (FC-FTN) digits **11** through **19** counting in from the left, and the Issuer/Custodian Transfer Recertification (RCI/RCC FTN), digits **11** through **19** counting in from the left.

To initiate a search for a Pool Details record, step through the following procedural flow:

[Step 1] From the Single Family Processing Pool Details (11705) screen click on the <Search> button at the bottom of the screen. The Single Family Processing Pool Details—11705 Search options screen will then display.

FIGURE 82: GINNIE<sup>NET</sup> SINGLE FAMILY PROCESSING POOL DETAILS (11705) SCREEN (SEARCH FUNCTION)

### 6.2.2 Search Form Elements

TABLE 24: GINNIE<sup>NET</sup> SINGLE FAMILY PROCESSING POOL DETAILS (11705) SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
<b>Pool#</b>	The <b>Pool Number</b> is entered by user.
<b>Issue Type</b>	The user selects an <b>Issue Type</b> from the field's drop-down values list.
<b>Pool Type</b>	The user selects a <b>Pool Type</b> from the field's drop-down values list.
<b>Custodian#</b>	The user selects a <b>Custodian#</b> from the field's drop-down values list.
<b>Issuer Date</b>	The user selects an <b>Issuer Date</b> from the field's drop-down values list.

FIELD NAME	DESCRIPTION
<b>Transfer Status</b>	The user selects a <b>Transfer Status</b> from the field's drop-down values list.

[Step 2] On the new Single Family Processing Pool Details (11705) Search screen, enter the information that will then be used to identify the record(s) you wish to search. The user may initiate a search by entering either a Pool Number \*; an Issue Type; a Pool Type, Custodian #; Issue Date or Transfer Status, and add to the respective search fields to refine the search argument.

[Step 3] Click on the <Search> button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie<sup>®</sup>NET will switch the view to the Details screen directly.

The Single Family Processing Pool Details (11705) screen will then display.

The screenshot shows the 'GinnieNET On The Web' interface for 'Pool Details (11705) Final Certification'. The user is logged in as WADE GAYLE (1500). The form displays the following information:

- Pool Information:** Pool # 621666, Issue Type: M, Pool Type: SF, Edit Status: Not Passed, Transfer Status: Deleted, Loans #: 4.
- Financial Data:** FC FTN, FC FCN, Description, Signed By, Title, Issuer ID/Name: 1500 EQUIBANK N.A., Custodian ID/Name: 000411, Mortgage Interest Rate: 6.000 to 6.000, Security Rate: 5.750, Security Change Date, OAA: \$391,140.00, Amortization Method: CD, Term: 30.
- Dates and Balances:** Issue Date: 11/01/2007, Maturity Date: 10/20/2037, Initial Pay Date: 12/20/2007, Unpaid Balance Date: 11/01/2007, Pool Tax ID, Security Rate Margin: 0.000, Settlement Date: 11/19/2007, Subservicer #, Transfer-Issuer ID.
- Loan Types and Totals:**
  - P&I Total: \$2,347.41, UPB Total: \$391,140.25
  - FHA Quantity: 4, FHA Amount: \$391,140.25
  - VA Quantity: 0, VA Amount: \$0.00
  - RHS Quantity: 0, RHS Amount: \$0.00
  - PIH Quantity: 0, PIH Amount: \$0.00
- Summary:** Highest UPB: \$148,701.82, Short Term UPB: \$0.00, Short Term Maturities: \$0.00, Latest Pay Date: 10/1/2037, Number of Participants: 1, Weighted Average Interest Rate: 6.000, Total Position: \$391,140.

FIGURE 83: GINNIE<sup>®</sup>NET SINGLE FAMILY PROCESSING POOL DETAILS (11705) SCREEN

### 6.2.3 Add or Edit a Pool Details Record

[Step 1] On the Single Family Processing Pool Details (11705) screen, tab through each of the information fields and enter all required information.

**NOTE:** For any *new* pools processed as Immediate Issuance with Transfer Pools, the Transfer Issuers are required to identify and enter their Document Custodian's Identification Number. The Transfer Issuer will enter their Document Custodian Identification Number at the time of acceptance of the Transfer Pool.

Issuers and their Document Custodians will be able to retrieve and certify Pools for final certification via Ginnie<sup>NET</sup>, for pools that were affected by an Issuer transfer (Transfer of Issuer Responsibility), or Issuer Merger.

- [Step 2] Click on the <Edit> button at the top of the screen to both add *and* edit the Pool record.
- [Step 3] The screen will refresh, and the fields will be populated with the new information.
- [Step 4] Click on the <Edit> button once again to either add another record, *or* to edit an existing record. In Edit mode, use the Search function each time to locate a specific record, then edit that record once found by the system.

## 6.2.4 Changing a Document Custodian

- [Step 1] On the Single Family Processing Pool Details (11705) screen, locate the record you wish to update, then click on the <Edit> button. The Single Family Processing Pool Details (11705) screen will then display.

FIGURE 84: GINNIE<sup>NET</sup> SINGLE FAMILY PROCESSING POOL DETAILS (11705) SCREEN (SCREEN ENTITIES)

- [Step 2] In the Custodian ID/Name field, select a valid Custodian ID by clicking on the down-arrow [▼] adjacent to the field (AREA OF DETAIL), and selecting a different ID from that list. The *new* ID selection will then populate the field.

The screenshot shows a web form titled "Pool Details (11705)". The "Custodian ID/Name" field is highlighted, and a dropdown menu is open showing three options: "000038", "000039", and "000603". The current selection is "000039". Other fields visible include "Issuer ID/Name" (1500), "EQUIBANK N. A.", "Mortgage Interest Rate" (000038), "to: 6.000", "Security Rate" (5.750), and "Security Change Date".

FIGURE 85: POOL DETAILS (11705) SCREEN: CUSTODIAN ID/NAME FIELD

- [Step 3] Click on the <Update> button to save the current record, or click on the <Cancel> button to disregard the ID selection change, and to *not* save the record. The Contact Instruction message screen will then be displayed.

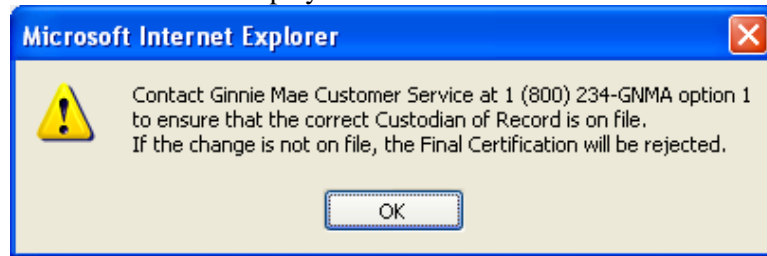


FIGURE 86: POOL DETAILS (11705) SCREEN: CONTACT INSTRUCTION MESSAGE SCREEN

- [Step 4] Click on the <OK> button. The following Record Saved success message will then be displayed.

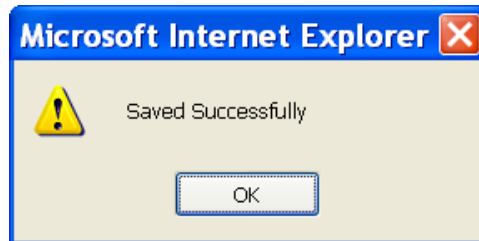


FIGURE 87: POOL DETAILS (11705) SCREEN (W/SAVED RECORD SUCCESS MESSAGE)

- [Step 5] Click on the <OK> button to save the current record to the system. The user will then be returned to the previous Single Family Processing Pool Detail—11705 screen.

### 6.3 THE MORTGAGE DETAILS (11706) SCREEN

Individual mortgage records include detailed loan and payment date information. On the Mortgage Detail (11706) screen a loan(s) can be viewed and edited.

To initiate a search for a Mortgage Details record, step through the following procedural flow:

[Step 1] From the Mortgage Details (11705) Final Certification screen click on the <Search> button at the bottom of the screen. The Single Family Processing Mortgage Details—11705 Search options screen will then display.

The screenshot shows the GinnieNET On The Web interface for Single-family Mortgage Details - 11706. The user is VICKY M. MARAJH (1500). The screen is divided into sections: Header Info, General Info, and Borrowers Info. The Header Info section includes fields for Pool# (263717), Issue Type (X), Pool Type (SF), Status (Not Passed), and New Pool. The General Info section includes fields for Issue Date (09/01/2011), Sec Rate (4.000), Mort Message, and various financial metrics like Amt FHA, VA, RD, and \$184. The Borrowers Info section includes fields for Borrower Information (First Name, Last Name, SSN, CREDIT Score) and Co-Borrower Information. The interface also includes buttons for Update, Cancel, and Back to Search Page.

FIGURE 88: GINNIE<sup>NET</sup> SINGLE FAMILY PROCESSING MORTGAGE DETAILS (11706) SCREEN (FIELD ENTITIES)

### 6.3.1 Search Form Elements

TABLE 25: GINNIE<sup>NET</sup> SINGLE FAMILY PROCESSING MORTGAGE DETAILS (11705) SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
<b>Pool#</b>	The Pool Number is entered by the user.
<b>Issue Type</b>	The user selects an <b>Issue Type</b> from the field's drop-down values list.
<b>Pool Type</b>	The user selects a <b>Pool Type</b> from the field's drop-down values list.
<b>Mort Type</b>	The user selects a <b>Mort Type</b> from the field's drop-down values list.
<b>Mort gage Number</b>	The Mortgage Number is entered by the user.
<b>Transfer Status</b>	User selects the Transfer Status from the list of available Transfer Status. By <b>Default</b> , the Transfer Status is <b>Not Selected</b> .
<b>Issuer Date</b>	By default, the Issue Date is the first of the current month. If Pool Number <b>is</b> not entered, then Issue Date has to be selected to narrow the search and to limit the number of records retrieved. If Pool Number is entered then Issue date will be ignored. <i>Required *</i> field.

**NOTE:** \* Required field only under *certain* conditions; see description for Issue Date.

- [Step 1] On the new Single Family Processing Mortgage Details (11706) Search screen, enter the information that will then be used to identify the record(s) you wish to search. The user may initiate a search by entering either a Pool Number; Issue Type; Pool Type, Mortgage Type; Mortgage Number; Transfer Status or Issue Date, and add to the respective search fields to refine the search argument.
- [Step 2] Click on the <Search> button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie<sup>NET</sup> will switch the view to the Mortgage Details page directly.

### 6.3.2 Add or Edit a Mortgage Details Record

- [Step 1] On the Single Family Processing Mortgage Details (11706) screen, tab through each of the information fields and enter all required information.
- [Step 2] Click on the <Edit> button at the top of the screen to add *and* edit the Mortgage record.
- [Step 3] Either add the new mortgage pool record information, or edit an existing record.
- [Step 4] Once completed with either the new add or edit record action, the screen will refresh, and the fields will be populated with the new information.
- [Step 5] Click on the <Edit> button once again to either add another record, *or* to edit an existing record. In Edit mode, use the Search function each time to locate a specific record, then edit that record once found by the system.

## 6.4 APPLY GINNIE MAE EDITS—FINAL CERTIFICATION SCREEN

Ginnie Mae Edits must be passed *before* a pool can be posted to the Network. This function checks the pool and mortgage data against Ginnie Mae MBS Guide requirements. If there are errors, individual records must be corrected, and Ginnie Mae Edits must be applied again.

A pool is not available for transmission to the network until it passes all Ginnie Mae Edits.

The system will apply the Ginnie Mae Edits to the selected pool. A Pool-level edit and a Mortgage-level edit will be performed.

### 6.4.1 Accessing the Ginnie Mae Edits—Final Certification Screen

To access the Ginnie Mae Edits—Final Certification screen, step through the following procedural flow:

- [Step 1] From the Ginnie<sup>NET</sup> Main Menu screen, click on the **Data Entry/Review** link.
- [Step 2] Click on the **Certifications** link.
- [Step 3] Click on the **Single Family Processing** link.
- [Step 4] Click on the **Ginnie Mae Edits—Final Certification** link. The Ginnie Mae Edits—Final Certification screen will then display.

FIGURE 89: GINNIE<sup>NET</sup> GINNIE MAE EDITS—FINAL CERTIFICATION SCREEN

[Step 5] Click on any of the checkboxes adjacent to the available pools to select that pool. Click on the “< Apply Edits” button to view more pool numbers. Click on the “>>” button to select *all* available pool numbers.

The system can display both Warning (tolerance) messages, and Fatal Error messages as well.



FIGURE 90: APPLY GINNIE MAE EDITS—FINAL CERTIFICATION SCREEN: WARNING AND FATAL ERRORS MESSAGES

[Step 6] Click on the <Apply Edits> button after selecting the pool(s).

[Step 7] The system will generate the Ginnie Mae Edit Error Report, and will display the report in a preview window after the Error Summary screens have been closed.

Apply Ginnie Mae Edits - Select Recertification Pools - Microsoft Internet Explorer

Address: http://10.69.77.139/GinnieNET/FinalCertEdits/FinalCertSelectPools.aspx

Welcome WADE GAYLE (1500)

**GinnieNET On The Web**

Apply Ginnie Mae Edits - Final Certification

[Click to Print](#) [Logout](#) [Return to Main Menu](#)

GinnieNET Issuer Ginnie Mae Edit Error Report 7 1 2/6/2008

Pool: 621666 Issue Type: M Pool Type: SF Issue Date: 11/01/2007

Loan Number / Case#	Mort Type	Int. Rate	First Pay Date	Last Pay Date	FIC Entered / Calculated	UPB Entered / Calculated
071010018654905 005017208189703	FHA	6	11/01/2007	10/01/2007	475.88	79293.99
1. WARNING Invalid Zip code entered, please verify state AND zip code entered						
071010018717747 005017201547703	FHA	6	11/01/2007	10/01/2007	892.43	148701.82
1. WARNING Invalid Zip code entered, please verify state AND zip code entered						
071010018239742 005017402396703	FHA	6	11/01/2007	10/01/2007	469.23	81518.77
1. WARNING Invalid Zip code entered, please verify state AND zip code entered						
071010018640084 005017208189703	FHA	6	11/01/2007	10/01/2007	4094.44	81025.87
1. WARNING Invalid Zip code entered, please verify state AND zip code entered						

\*\*\*\*\* POOL ERROR \*\*\*\*\*

No fatal errors were encountered...

Pool: 621666MSF Ginnie Mae Edits: Passed

FIGURE 91: APPLY GINNIE MAE EDITS—FINAL CERTIFICATION SCREEN: GINNIE MAE EDIT ERROR REPORT

[Step 8] If you click on the **Click to Print** link option at the top of the screen, the system will allow the user to select a printer, and the report will be routed to the selected printer. A summary of errors found at *each* of the pool and mortgage levels will then be presented on the system-generated Error Summary report.

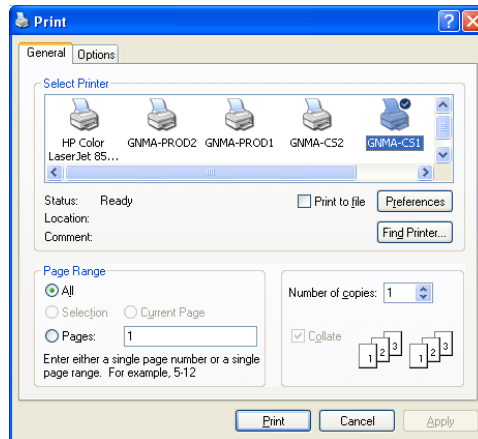


FIGURE 92:GINNIE MAE EDIT ERROR REPORT PRINT SCREEN

**NOTE:** The pool must pass the Apply Ginnie Mae Edits *before* it is transmitted to the network the pool.

## 6.5 ISSUER (TRANSFER) RECERTIFICATION

Recertifications submitted using Ginnie.NET would be submitted at a Pool level. Ginnie Mae will no longer require the submission of the Schedule of Pooled Mortgages to Ginnie Mae's Pool Processing Agent for pools recertified through Ginnie.NET On The Web. However, Issuers and Document Custodians will continue to be required to maintain a copy of the Recertification, including the Schedule of Pooled Mortgages with the completed certification.



**RECERTIFICATION: RCI-FCN (Recertification Issuer Final Certification File Transmission Number); RCC-FCN (Recertification Custodian Final Certification File Certification Number); RCI-FRN (Recertification Issuer Final Rejection File Transmission Number); or RCC-FRN (Recertification Custodian Final Rejection File Certification Number).** It also displays Outstanding Aggregate Amount (OAA), Rates, Dates, Term, and Total Number of Loans.

### 6.5.1 Accessing the Issuer (Transfer) Recertification Screen

To access the Issuer (Transfer) Recertification screen, step through the following procedural flow:

[Step 1] From the Ginnie<sup>NET</sup> Main Menu screen, click on the **Data Entry/Review** link.

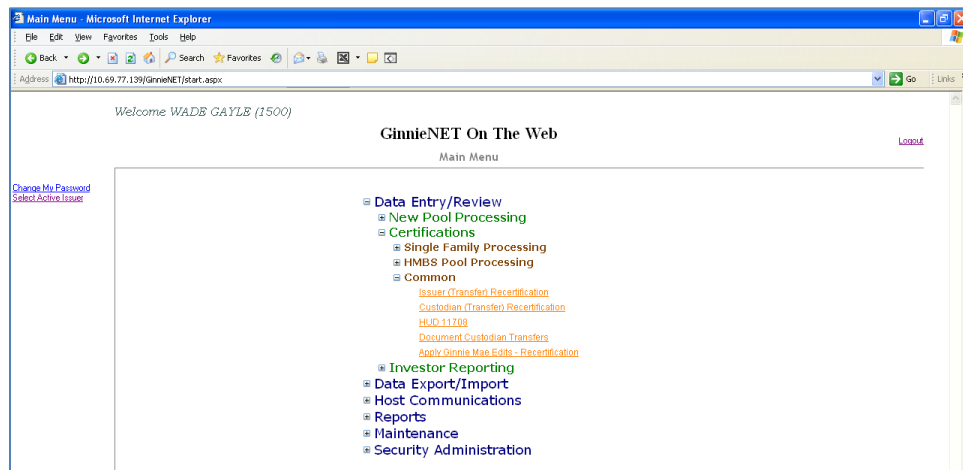


FIGURE 93: GINNIE<sup>NET</sup> MAIN MENU SCREEN: ISSUER (TRANSFER) RECERTIFICATION LINK

[Step 2] Click on the **Certifications** link.

[Step 3] Click on the **Common** link.

[Step 4] Click on the **Issuer (Transfer) Recertification** link. The Issuer (Transfer) Recertification screen will then display.

### 6.5.2 Search Form Elements

TABLE 26: ISSUER (TRANSFER) RECERTIFICATION SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
<b>Pool#</b>	The <b>Pool Number</b> is entered by user.
<b>Issue Type</b>	The user selects an <b>Issue Type</b> from the field's drop-down values list.
<b>Pool Type</b>	The user selects a <b>Pool Type</b> from the field's drop-down values list.
<b>Issue Number</b>	The Issuer Number (ID) is automatically retrieved, as associated with the logged-in user (Issuer). <i>System generated.</i>
<b>Custodian#</b>	User selects a Custodian# from the field's drop-down values list of available Custodians.

FIELD NAME	DESCRIPTION
<b>Recertification Date</b>	If Pool Number is entered, then the Recertification Date will <i>not</i> be included in the search criteria.
<b>Transfer Status</b>	User selects the Transfer Status from the list of available Transfer Status.

### 6.5.3 Search a Pool Record

[Step 1] On the Issuer (Transfer) Recertification Search screen, enter the information that will then be used to identify the record(s) you wish to search. The user may initiate a search by entering either a Pool Number; an Issue Type; a Pool Type, Custodian #; Recertification Date, or Transfer Status, and add to the respective search fields to refine the search argument.

[Step 2] Click on the <Search> button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie<sup>NET</sup> will switch the view to the Issuer (Transfer) Recertification Details page directly.

The Issuer (Transfer) Recertification screen will then display.

FIGURE 94: ISSUER (TRANSFER) RECERTIFICATION SCREEN (W/SEARCH FIELD ELEMENTS)

[Step 3] Click on the <New> button to *add* a new Issuer Recertification record. Ginnie<sup>NET</sup> will open the Issuer (Transfer) Recertification data entry page.

### 6.5.4 Restrictions

Issuers can add or edit records **ONLY** when the Transfer Status is "**Certified**" or "**Rejected**".

### 6.5.5 Glossary

TABLE 27: RECERTIFICATION FINALS DEFINITIONS MATRIX

FIELD NAME	DEFINITION
<b>RCI-FCN</b>	<b>RECERTIFICATION ISSUER FINAL CERTIFICATION FILE TRANSMISSION NUMBER</b>
<b>RCC-FCN</b>	<b>RECERTIFICATION CUSTODIAN FINAL CERTIFICATION FILE CERTIFICATION NUMBER</b>
<b>RCI-FRN</b>	<b>RECERTIFICATION ISSUER FINAL REJECTION FILE TRANSMISSION NUMBER</b>

FIELD NAME	DEFINITION
RCC-FRN	RECERTIFICATION CUSTODIAN FINAL REJECTION FILE CERTIFICATION NUMBER

### 6.5.6 Data Entry Field Elements

All of the information shown in this table must be entered on the Ginnie<sup>NET</sup> Issuer (Transfer) Recertification screen. Fields listed here are in the order that they appear on the screen.

TABLE 28: ISSUER (TRANSFER) RECERTIFICATION DETAILS SCREEN (FIELD ELEMENTS)

FIELD NAME	DESCRIPTION
<b>Pool #</b>	The Recertification Pool Number is a unique, six-digit number between <b>000001</b> and <b>999999</b> . The Pool Number is <i>required</i> .
<b>Issue Type</b>	The valid Issue Types for Issuer Recertification are <b>X, C, M, Y</b> . Issue Type is <i>required</i> .
<b>Pool Type</b>	The valid pool types for Issuer recertification are <b>AF, AQ, AR, AS, AT, AX, BD, CL, CS, FB, FL, FS, FT, GA, GD, GP, GT, LM, LS, MH, PN, PL, QL, RL, RX, SF, SL, SN, TL, and XL</b> . <i>Required</i> .
<b>Issuer ID/Name</b>	The four-digit number assigned to that Issuer and legal name of the Issuer. System generated by Ginnie <sup>NET</sup> based on software initialization.
<b>Previous Issuer ID</b>	The four-digit number of the previous Issuer. The Previous Issuer ID is <i>required</i> .
<b>Previous Issuer Name</b>	The legal name of the Previous Issuer. The name is retrieved by the system from the Issuer Record based on the previous Issuer ID after the record is saved.
<b>Custodian ID</b>	The Custodian ID is a six-digit number chosen from the drop down list by selecting the down-button. The drop-down list contains all the eligible Custodian IDs. <i>Required</i> .
<b>Custodian Name</b>	The legal name of the Document Custodian. The name is retrieved by the system from the Custodian Record, based on the Custodian ID.
<b>File Transmission Number (RCI FTN)</b>	When transmitting a pool record, Ginnie <sup>NET</sup> creates and appends a 32-character FTN prior to sending the pool to the Ginnie <sup>NET</sup> Network. This number is used to identify the pool on the network, and by the Custodian to retrieve the pool off the network. A unique FTN is created for each pool. This field is system generated during transmission of pool data, which is performed in the Ginnie <sup>NET</sup> Communications function. See Chapter on Glossary of Terms —File Transmission Number for more information.
<b>File Transmission Number)</b>	After the Custodian certifies or rejects the pool, Ginnie <sup>NET</sup> creates and appends a 32-character FTN.
<b>Edit Status</b>	Edit Status of the pool. Default value is not passed. <i>System generated</i> .
<b>Transfer Status</b>	Transfer Status of the pool. Default value is <b>Certified</b> . <i>System generated</i> .
<b>Sent Date</b>	This field will be updated when the data is sent to the network.
<b>Recert Date</b>	The recertification date field is updated through Ginnie <sup>NET</sup> .
<b>Received Date</b>	This field will be updated when the Custodian receives the data on the network.

### 6.5.7 Data Entry Tips

- (1) Use the <Tab> key to move between fields. Helpful messages will assist in the navigation through each of the Ginnie*NET* fields.
- (2) If you enter data that is incorrectly formatted, or inconsistent with values in other fields, the system will alert the user to the problem and will often suggest an appropriate solution.
- (3) If the user enters data that is incorrectly formatted or inconsistent with values in other fields, the system will alert the user to the problem and will often suggest an appropriate solution.

### 6.5.8 Add a Recertification Record: Issuer (Transfer) Recertification

FIGURE 95: ISSUER (TRANSFER) RECERTIFICATION SCREEN (FIELD ENTITIES)

- [Step 1] From the Issuer (Transfer) Recertification screen, click on the <New> button at the top of the screen to add the Pool record.
- [Step 2] Enter a six-digit Pool number in the Pool# field to begin the add Pool record process.
- [Step 3] Click on the down arrow [▼] adjacent to the Issue Type field to select a valid Issue Type from that field's values list.
- [Step 4] Click on the down arrow [▼] adjacent to the Pool Type field to select a valid Pool Type from that field's values list.
- [Step 5] Click on the down arrow [▼] adjacent to the Previous Issuer ID/Name field to select a previous Issuer name and ID number from the field's values list.
- [Step 6] Click on the down arrow [▼] adjacent to the Issuer ID/Name field to select a valid Issuer Number from the field's values list.
- [Step 7] Once the user has entered all appropriate field information elements, the screen will refresh and the fields will be populated with the new information.

- [Step 8] Click on the <Save> button to save the current record, or click on the <Cancel> button to disregard the add pool record action, and to *not* save the record. The following Record Saved success message will then be displayed.

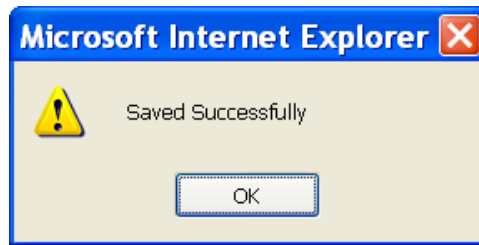


FIGURE 96: ISSUER (TRANSFER) RECERTIFICATION SCREEN: ADD RECORD (W/SAVED RECORD SUCCESS MESSAGE)

- [Step 9] Click on the <OK> button to save the current record to the system. The user will then be returned to the previous Issuer (Transfer) Recertification screen.

**IMPORTANT:** Ginnie Mae edits must be passed *before* a pool can be transmitted to the network.

### 6.5.9 Add a Recertification Record: Custodian (Transfer) Recertification

FIGURE 97: CUSTODIAN (TRANSFER) RECERTIFICATION SCREEN (FIELD ENTITIES)

- [Step 1] From the Custodian (Transfer) Recertification screen, click on the <New> button at the top of the screen to add the Pool record.
- [Step 2] Enter a six-digit Pool number in the Pool# field to begin the add Pool record process.
- [Step 3] Click on the down arrow [▼] adjacent to the Issue Type field to select a valid Issue Type from that field's values list.
- [Step 4] Click on the down arrow [▼] adjacent to the Pool Type field to select a valid Pool Type from that field's values list.
- [Step 5] Click on the down arrow [▼] adjacent to the Previous Custodian ID/Name field to select a *previous* Custodian name and ID number from the field's values list.

- [Step 6] Click on the down arrow [▼] adjacent to the Custodian ID/Name field to select a valid Custodian Number from the field's values list.
- [Step 7] Once the user has entered all appropriate field information elements, the screen will refresh and the fields will be populated with the new information.
- [Step 8] Click on the <Save> button to save the current record, or click on the <Cancel> button to disregard the add pool record action, and to *not* save the record. The Record Saved success message will then be displayed.

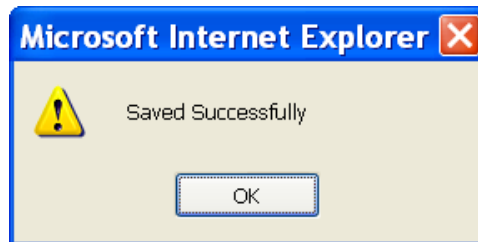


FIGURE 98: CUSTODIAN (TRANSFER) RECERTIFICATION SCREEN: ADD RECORD (W/SAVED RECORD SUCCESS MESSAGE)

- [Step 9] Click on the <OK> button to save the current record to the system. The user will then be returned to the previous Custodian (Transfer) Recertification screen.

#### 6.5.10 *Edit a Recertification Record*

- [Step 1] On the Issuer (Transfer) Recertification screen, click on the <Edit> button at the top of the screen to edit the current Pool record.
- [Step 2] Edit the existing Recertification record.
- [Step 3] Once completed with the current edit record action, the screen will refresh and the fields will be populated with the new information.
- [Step 4] Click on the <Save> button to save the current record, or click on the <Cancel> button to disregard the add pool record action, and to *not* save the record. The Record Saved success message will then be displayed.

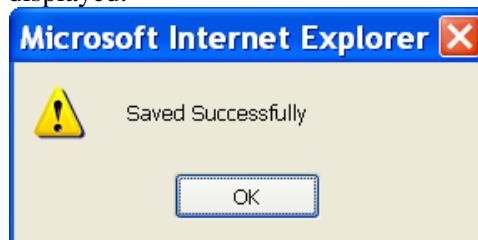


FIGURE 99: RECERTIFICATION SCREEN: EDIT MODE (W/SAVED RECORD SUCCESS MESSAGE)

#### 6.5.11 *Delete a Recertification Record*

- [Step 1] On the Recertification screen, click on the <Delete> button to delete the target Recertification record.

[Step 2] The system will then request that the user *confirm* the deletion action with the query screen.

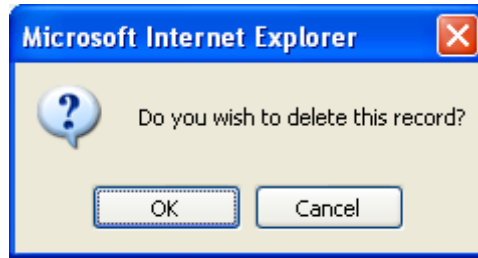


FIGURE 100: CONFIRM DELETE RECORD ACTION QUERY SCREEN (RECERTIFICATION RECORDS)

[Step 3] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action, and to be returned back to the Recertification screen.

## 6.6 APPLY GINNIE MAE EDITS—RECERTIFICATION SCREEN

Ginnie Mae edits must be passed before a pool can be posted to the Network. This function checks the pool and mortgage data against Ginnie Mae MBS Guide requirements. If there are errors, individual records must be corrected and Ginnie Mae edits must be applied again.

**A pool is not available for transmission to the Network until it passes all Ginnie Mae edits.**

The system will apply the Ginnie Mae Edits to the selected pool. A pool level edit, and a mortgage-level edit will be performed.

[Step 1] From the Ginnie<sup>NET</sup> Main Menu screen, click on the **Certifications** link.

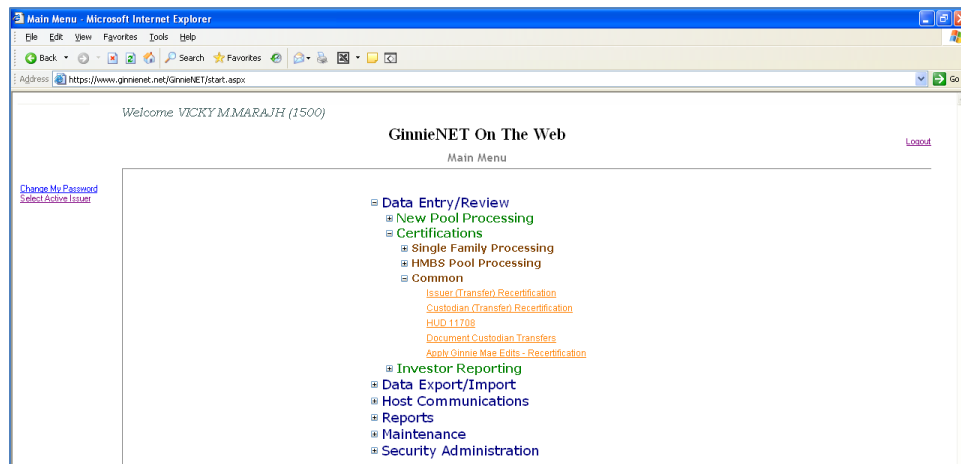


FIGURE 101: APPLY GINNIE MAE EDITS—RECERTIFICATION SCREEN (APPLY GINNIE MAE EDITS FUNCTION)

[Step 2] Click on the **Common** link.

[Step 3] On the new **Apply Ginnie Mae Edits** screen. The Apply Ginnie Mae Edits screen will then display.

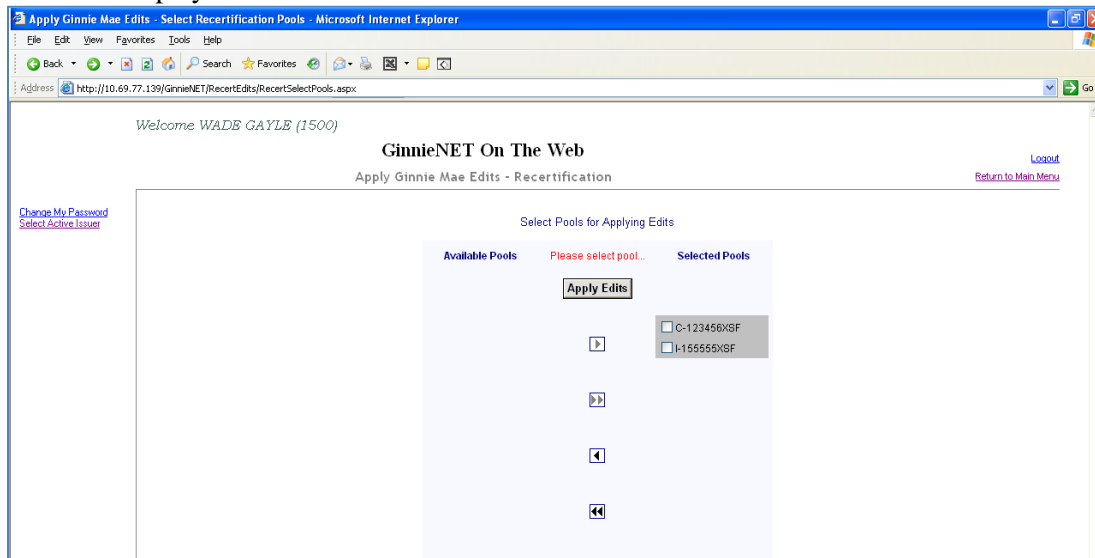


FIGURE 102: RECERTIFICATION SCREEN APPLY GINNIE MAE EDITS SCREEN

[Step 4] Click on any of the checkboxes adjacent to the available pools to select that pool. Click on the “▶” button to view more pool numbers. Click on the “»” button to select *all* available pool numbers.

**IMPORTANT:** A pool will not be transmitted to the network with any fatal errors.

The system can display both Warning (tolerance) messages, and Fatal Error messages as well.

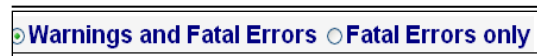


FIGURE 103: APPLY GINNIE MAE EDITS SCREEN: WARNING AND FATAL ERRORS MESSAGES

TABLE 29 APPLY GINNIE MAE EDITS SCREEN: WARNING AND FATAL ERRORS MESSAGE DESCRIPTIONS

WARNING TYPE	WARNING DESCRIPTION
FATAL	Data is <i>outside</i> the Ginnie Mae tolerance range. Fatal Errors must be researched and corrected. A pool with a Fatal Error will not be transmitted to the Network.

[Step 5] Click on the <Apply Edits> button after selecting the pool(s).



[Step 6] The system will generate the Ginnie Mae Edit Error Report and display the report results in the Apply Ginnie Mae Edits—Recertification screen after the Error Summary screens have been closed.

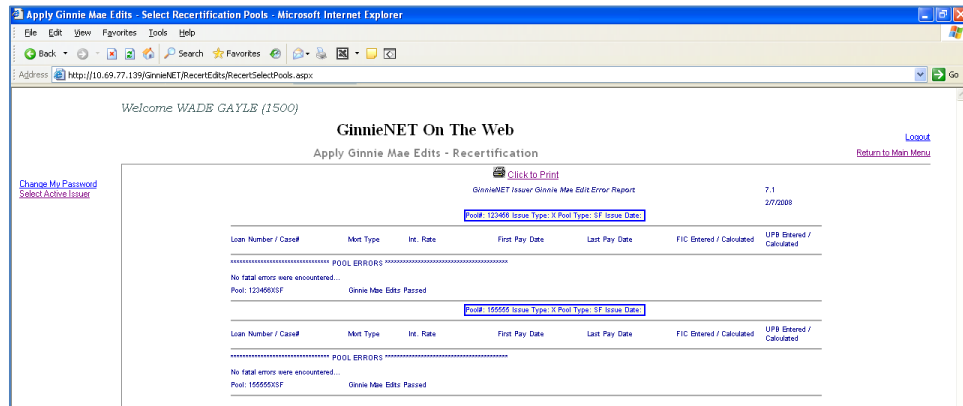


FIGURE 104: APPLY GINNIE MAE EDITS—RECERTIFICATION SCREEN (ERROR REPORT SCREEN)

[Step 7] If you click on the **Click to Print** link option at the top of the screen, the system will allow the user to select a printer. The report will be routed to the selected printer.

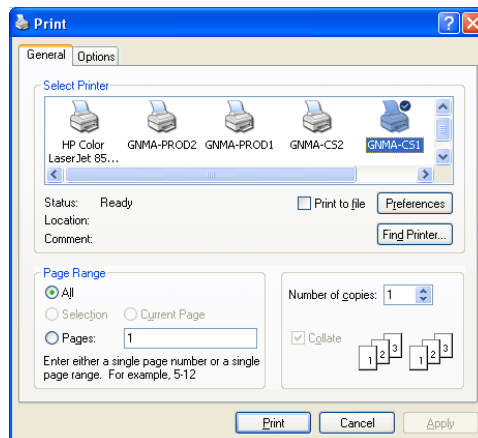


FIGURE 105: GINNIE MAE EDIT ERROR REPORT PRINT SCREEN

**NOTE:** The pool must pass the Apply Ginnie Mae Edits *before* it is transmitted to the network the pool.

## 6.7 HUD 11708 REQUEST FOR RELEASE OF DOCUMENTS SCREEN

Ginnie<sup>NET</sup> On The Web provides users with the ability to *receive* and *view* the following Investor report:

- **HUD 11708.**

Using the electronic transmission feature in Ginnie<sup>NET</sup> On The Web, these forms can be downloaded to the Custodian's desktop computer and the electronic file transmission number affixed to the file at the time of that transmission.

**FORM HUD 11708:** The HUD 11708—Request for Release of Documents form lists the following reasons,

the Issuer is requesting the release of loan documents by release reason codes:

- (1) Mortgage Paid in Full;
- (2) Repurchase of Delinquent Loan;
- (3) Foreclosure—With Claim Payment;
- (4) Loss Mitigation;
- (5) Substitution; and
- (6) Other.

An executed form HUD 11708 can be transmitted through Ginnie<sup>NET</sup> On The Web to the Document Custodian.

### 6.7.1 Accessing the HUD 11708 Request for Release of Documents Screen

[Step 1] From the Ginnie<sup>NET</sup> Main Menu screen, click on the **Certifications** link.

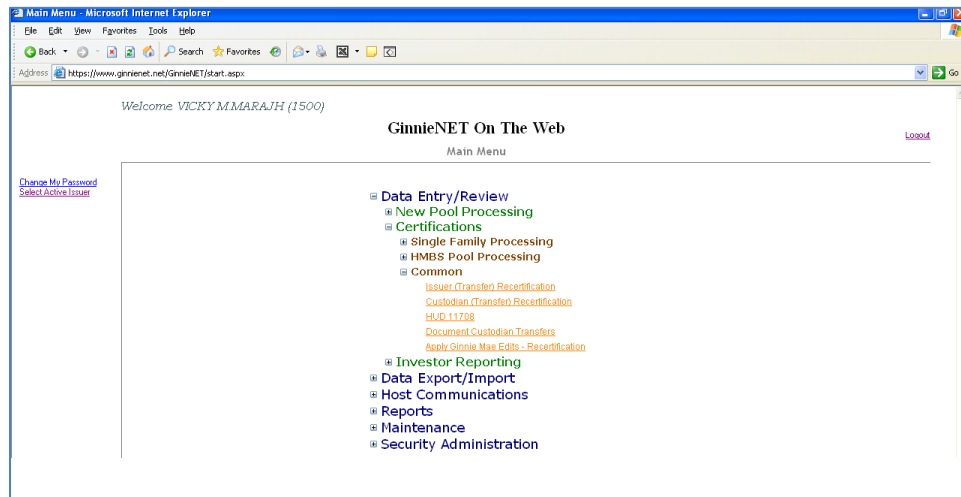


FIGURE 106: GINNIE<sup>NET</sup> MAIN MENU SCREEN W/(HUD 11708 LINK)

[Step 2] Click on the **Common** link.

[Step 3] Click on the **HUD 11708** link. The HUD 11708 Request for Release of Documents screen will then display.

### 6.7.2 Search Form Elements

TABLE 30 APPLY GINNIE MAE EDITS—RECERTIFICATION SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
<b>Pool#</b>	The Pool Number is entered by the user.
<b>Loan#</b>	The Loan Number is entered by the user.
<b>Custodian</b>	The Custodian Number is entered by the user.
<b>Request Date</b>	The Request Date is entered by the user.

[Step 1] On the new HUD 11708 Search screen, enter the information that will then be used to identify the record(s) you wish to search. The user may initiate a search by entering either a Pool Number; a Loan Number; Custodian ID/Name or Request Date, and add to the respective search fields to refine the search argument.

[Step 2] Click on the <Search> button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie<sup>®</sup>NET will switch the view to the HUD 11708 Details page directly.

FIGURE 107: HUD 11708 SCREEN (W/FIELD ENTITIES)

### 6.7.3 HUD 11708 Form Elements

TABLE 31 HUD 11708 SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
<b>Custodian ID</b>	<b>Custodian ID</b> is taken from the HUD11708 Detail record.*
<b>Custodian Name</b>	<b>Custodian Name</b> is taken from the HUD11708 Detail record.*
<b>Status</b>	<b>Status</b> is taken from the HUD11708 Detail record.
<b>Mortgagor Name</b>	<b>Mortgagor Name</b> is taken from the HUD11708 Detail record.
<b>Mortgagor Address</b>	<b>Mortgagor Address</b> is taken from the HUD11708 Detail record.
<b>Mortgagor City</b>	<b>Mortgagor City</b> is taken from the HUD11708 Detail record.
<b>Mortgagor State</b>	<b>Mortgagor State</b> is taken from the HUD11708 Detail record.
<b>Mortgagor Zip Code</b>	<b>Mortgagor Zip Code</b> is taken from the HUD11708 Detail record.
<b>Date Prepared by Issuer</b>	<b>Date Prepared by Issuer</b> is taken from the HUD11708 Detail record.*
<b>Commitment/Pool Number</b>	<b>Commitment/Pool Number</b> is taken from the HUD11708 Detail record.*
<b>FHA/VA/RHS Number</b>	<b>FHA/VA/RHS Number</b> is taken from the HUD11708 Detail record.

FIELD NAME	DESCRIPTION
Issuer Loan Number	Issuer Loan Number is taken from the HUD11708 Detail record.*
Settlement Expected Return Date	Settlement Expected Return Date is taken from the HUD11708 Detail record.
Reason Number	Reason Number is taken from the HUD11708 Detail record.*
Reason Text	Reason Text is taken from the HUD11708 Detail record.
Issuer Name	Issuer Name is system-generated.
Issuer ID Number	Issuer ID Number is system-generated.
Document Release Date	Document Release Date is system-generated.
Document Return Date	Document Return Date is system-generated.

\* Required field entity.

#### 6.7.4 Add or Edit a HUD 11708 Record

Using this **HUD 11708 (Document Release Form)** screen, the Issuer will be allowed to add or edit a HUD 11708 record.

To add or edit a HUD 11708 record, step through the following procedural flow:

FIGURE 108: HUD 11708 SCREEN (ADD/EDIT RECORD)

- [Step 1] From the HUD 11708 screen, click on the <New> button at the top of the screen to add the Pool record.
- [Step 2] To enter a *new* HUD 11708 record, enter the new information into any of the screen fields, ensuring that each of the required field entries have also been entered. To edit an *existing* HUD 11708 record, edit the desired field information as needed. The screen will refresh and the affected fields will be populated with the new information.

- [Step 3] Click on the <Save> button to save the current record, or click on the <Cancel> button to disregard the add pool record action, and to *not* save the record. The following Record Saved success message will then be displayed.

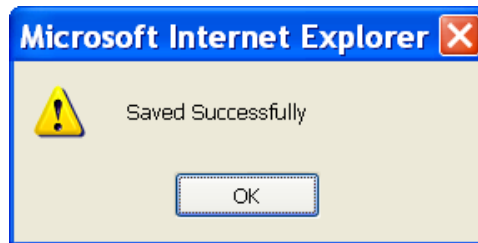


FIGURE 109: HUD 11708 SCREEN: ADD/EDIT RECORD (W/SAVED RECORD SUCCESS MESSAGE)

### 6.7.5 Delete a HUD 11708 Record

- [Step 1] On the HUD 11708 screen, click on the <Delete> button to delete the target HUD 11708 record.
- [Step 2] The system will then request that the user *confirm* the deletion action with the query screen.

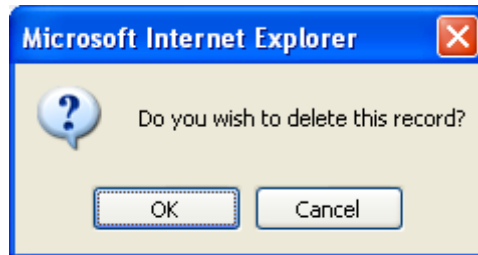


FIGURE 110: CONFIRM DELETE RECORD ACTION QUERY SCREEN (HUD 11708 RECORDS)

- [Step 3] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action, and to be returned back to the HUD 11708 screen.

## 6.8 DOCUMENTS CUSTODIAN TRANSFER

Effective October 1, 2002, Ginnie Mae has mandated that all Document Custodian Transfer Requests be submitted via Ginnie<sup>NET</sup> On The Web. The revised options for a Document Custodian Transfer Request are noted as follows:

### 6.8.1 Complete Document Custodian Transfer Request

An Issuer will select this option to execute a Complete Transfer of its Ginnie Mae portfolio from one document Custodian to another document Custodian. The Issuer is required to submit a pool list. All existing pools/loan packages on Ginnie Mae's system (file) for that Issuer number will be transferred to the new document Custodian identification number. Recertifications for all transferred pools are due twelve (12) months from the effective date of transfer.

### 6.8.2 Partial Document Custodian Transfer Request

An Issuer will select this option to execute a Partial Transfer of pools/loan packages for its Ginnie Mae portfolio from an old document Custodian to the new document Custodian. A pool list must be attached with this request and only the pools identified will be transferred to the new document Custodian identified. All existing document Custodians must be identified for this request with an attached pool list for each existing document

Custodian. Recertifications for all transferred pools are due twelve (12) months from the effective date of transfer.

### 6.8.3 Complete Document Custodian Merger Request

An Issuer will select this option to execute a Complete Merger-Related Transfer of its Ginnie Mae portfolio when a transfer is within the same Document Custodian Corporate Institution (the Document Custodian Identification Number will change). The Issuer is required to submit a pool list. All existing pools/loan packages on Ginnie Mae's system (file) for that Issuer number will be transferred to the new document Custodian identification number. Ginnie Mae does not require the Recertification of the reassigned (transferred) pools for a merger.

### 6.8.4 Partial Document Custodian Merger Request

An Issuer will select this option to execute a Partial Merger-Related Transfer of pools/loan packages of its Ginnie Portfolio when a transfer is within the same Document Custodian Corporate Institution (the Document Custodian Identification Number will change). A pool list must be attached with this request and only the pools identified (on the pool list) will be transferred to the new document Custodian. All existing document Custodians must be identified for this request with an attached pool list for each existing document Custodian. Ginnie Mae does not require the Recertification of the reassigned (transferred) pools for a merger.

### 6.8.5 Accessing the Document Custodian Transfers Screen

[Step 1] From the Ginnie<sup>NET</sup> Main Menu screen, click on the **Certifications** link.

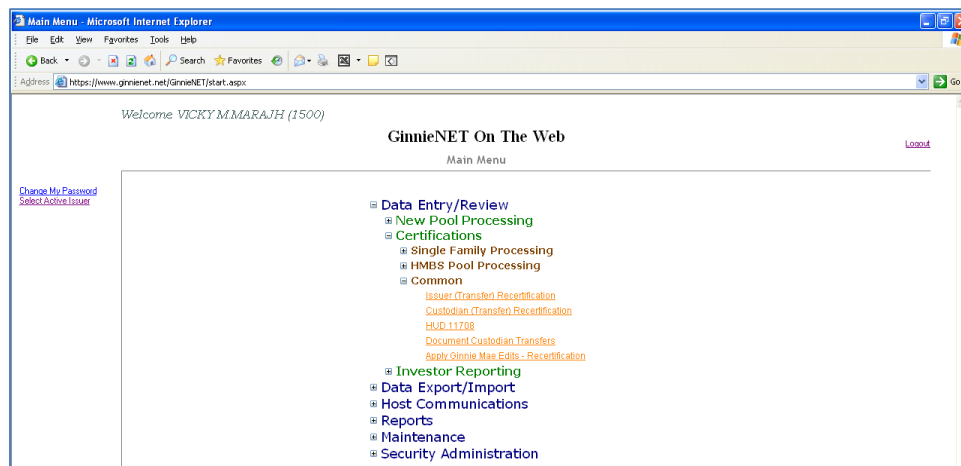


FIGURE 111: GINNIE<sup>NET</sup> MAIN MENU SCREEN (W/DOCUMENT CUSTODIAN TRANSFERS LINK)

[Step 2] Click on the **Common** link.

[Step 3] Click on the **Document Custodian Transfers** link. The Document Custodian Transfers screen will then display.

### 6.8.6 Search Form Elements

TABLE 32: DOCUMENT CUSTODIAN TRANSFERS SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
------------	-------------

FIELD NAME	DESCRIPTION
<b>New Custodian</b>	The user selects the <b>New Custodian</b> from the List of Available New Custodians.
<b>Transfer Type</b>	The user selects the <b>Transfer Type</b> from the list of available Transfer Types.
<b>Transfer Date Month/Year</b>	By <i>default</i> , the <b>Transfer's Date Month and Year</b> is set as the current month and current year. The user selects a valid month from the list of Available Months, and a year from the list of Available Years.
<b>Regulating Authority</b>	The user selects the <b>Regulating Authority</b> from the List of Available Regulating Authorities.
<b>Transfer Status</b>	The user selects the <b>Transfer Status</b> from the list of available Transfer Statuses.

[Step 1] On the new Document Custodian Transfers Search screen, enter the information that will then be used information that will then be used to identify the record(s) you wish to search. The user may initiate a search by entering a New Custodian, Transfer Type, Transfer Date Month/Year, Regulating Authority or Transfer Status, and add to the respective search fields to refine the search argument.

[Step 2] Click on the <Search> button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie<sup>NET</sup> will switch the view to the Document Custodian Transfers Details page directly.

### 6.8.7 Add or Edit a Document Custodian Record

[Step 1] On the Document Custodian Transfers screen, click on the <New> button at the top of the screen to add the Document Custodian record.

[Step 2] If to ❶ enter a *new* Document Custodian record, enter the new information into any of the screen fields, ensuring that each of the required field entries has also been entered. If to ❷ edit an *existing* Document Custodian record, edit the desired field information as needed. The screen will refresh and the affected fields will be populated with the new information.

[Step 3] Click on the <Save> button to save the current record, or click on the <Cancel> button to disregard the add pool record action, and to *not* save the record. The following Record Saved success message will then be displayed.

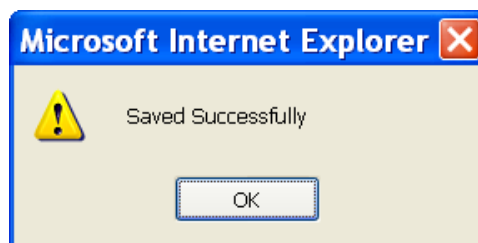


FIGURE 112: DOCUMENT CUSTODIAN SCREEN: ADD/EDIT RECORD (W/SAVED RECORD SUCCESS MESSAGE)

### 6.8.8 Delete a Document Custodian Record

- [Step 1] On the Document Custodian Transfers screen, click on the <Delete> button to delete the target Custodian record.
- [Step 2] The system will then request that the user *confirm* the deletion action with the query screen.

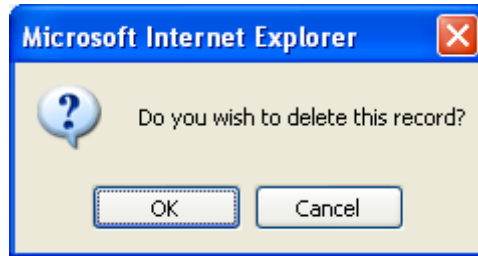


FIGURE 113: CONFIRM DELETE RECORD ACTION QUERY SCREEN (DOCUMENT CUSTODIAN TRANSFERS)

- [Step 3] Click on the <OK> button to *confirm* the deletion, or click on the <Cancel> button to *terminate* the deletion action, and to be returned back to the Document Custodian Transfers screen.

### 6.8.9 Restrictions

- Issuers may edit records **ONLY** when the Transfer Status has been set to "**New**", "**Updated**", "**Rejected**", or "**Deleted**".
  - Custodians can only *view* records. For them, this page will be READ-ONLY.
- (1) Only the <New> button will allow the user to choose between a *partial* and *complete* Transfer/Merger.
  - (2) User may select either the Complete Transfer, Partial Transfer, Complete Merger or Partial Merger screen options (radial buttons) at the bottom of the screen.

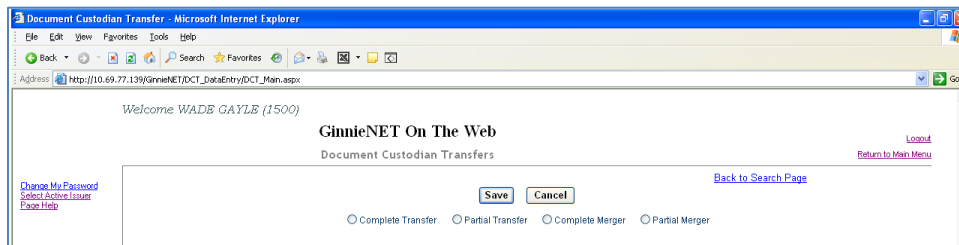


FIGURE 114: DOCUMENT CUSTODIAN TRANSFERS SCREEN (W/OPTIONS CHECKBOXES)

- (a) Document Custodian Mergers, could be either a Complete Transfer or a Partial Transfer.
- (b) For Complete Document Custodian Transfers or Merger, the Issuer is required to submit a completed pool list.
- (c) For Partial Document Custodian Transfer or Merger, the Issuer is required to submit a completed pool list for the previous Custodian(s) and existing Custodian(s).
- (d) The Issuer should enter an Effective Date of Transfer as a business day of the month at least three days past the current date and not more than six months past the current date. The Issuer is required to enter this date.



(e) For Partial document Custodian Transfers and Mergers, the pool list will be validated by the Pool Processing Agent. Pools will be transferred based on this list. If there are any discrepancies with pool numbers (pool number not found, pool number does not belong to the Issuer, inactive pool), the pool in question would be rejected in oppose to the entire request being rejected. The rejected pools would be identified on the Ginnie*NET* confirmation, which is currently faxed to Issuer.

(3) Notification of approval or rejection of the request is sent out by the Ginnie*NET* network to the previous document custodian.

**NOTE:** The Issuer is responsible to resubmit the two (2) rejected pools (if necessary) as a separate transfer request.

(4) A Complete Transfer or Merger requires each user to complete the New Custodian, Date of Transfer, Reg. Authority and the Custodians Compensation for Services screen fields. Click on the down arrows [▼] adjacent to each field to select an option for each of the fields on this screen. Once these have been added, the user will be required to list the *previous* Custodian with the accompanying Pools.

(5) The pools may be imported or key entered directly into the application.

(6) To activate the Pool list for previous (or existing) Custodian, click on the down arrow [▼] adjacent to the field and select a valid previous/existing Custodian.

**NOTE:** The Issuer is responsible for resubmitting the two (2) rejected pools (if necessary) as a separate transfer request.

(7) Enter the Pool number and click on the <Add> button next to the Pool# field.

(8) Click on the <Save> button to complete record.

**EXAMPLE:** Four hundred (400) pools are requested to be transferred for a Partial Document Custodian Transfer: two (2) pools do *not* belong to the Issuer; the (398) pools are processed and the two (2) pools are rejected and identified as Rejects on the confirmation.

## 7 INVESTOR REPORTING

**Important Note:** The reporting function has been disabled in Ginnie<sup>NET</sup>. Please report using GMEP/RFS. The Issuer has the ability to view historical reports reported using Ginnie<sup>NET</sup>.

Investor Reporting is used to view the following historic Investor reports that had been submitted through Ginnie<sup>NET</sup>:

TABLE 33 GINNIE<sup>NET</sup> ON THE WEB INVESTOR REPORT TYPES

REPORT
Form HUD 11710D
Form HUD 11710D Corrections
Form HUD 11714 and 11714 SN

### 7.1 HUD 11710-D ISSUER'S MONTHLY SUMMARY REPORT

The HUD 11710-D Issuer's Monthly Summary Report form is a report summary that notes an Issuer's outstanding pools or loan packages and provides a certification attesting to the accuracy of the information reported.

#### 7.1.1 Search Form Elements

TABLE 34: HUD 11710-D ISSUER'S MONTHLY SUMMARY REPORT SCREEN (FORM ELEMENTS)

FIELD NAME	DESCRIPTION
Report Month	The user enters the <b>Report Month</b> information.
Report Year	The user enters the <b>Report Year</b> information.
Report Type	<ul style="list-style-type: none"> <li>• Ginnie Mae I</li> <li>• Ginnie Mae II</li> <li>• Both</li> </ul>

#### 7.1.2 Searching the HUD 11710-D Issuer's Monthly Summary Report Record

*[Step 1]* On the HUD 11710-D Issuer's Monthly Summary Report Search screen, enter the information that will then be used information that will then be used to identify the record(s) you wish to search. You can initiate a search by entering either a Report Month, Report Year, or Report Type in the respective search fields to refine the search argument.

[Step 2] Click on the <Search> button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns multiple record results. If the search returns only one record, Ginnie<sup>NET</sup> will switch the view to the HUD 11710-D Issuer's Monthly Summary Report screen.

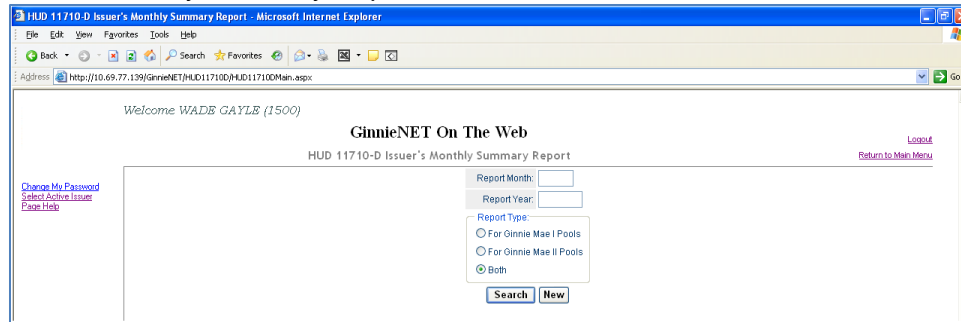


FIGURE 115: HUD 11710-D ISSUER'S MONTHLY SUMMARY REPORT (SEARCH FUNCTION)

## 7.2 ISSUER'S MONTHLY REMITTANCE ADVICE—HUD 11714

The Issuer Monthly Remittance Advice includes P&I payment details for the certificated holders starting with the 1<sup>st</sup> business day of the payment month until the 15<sup>th</sup> calendar day.

### 7.2.1 Accessing the Issuer's Monthly Remittance Advice—HUD 11714 Screen

[Step 1] From the Ginnie<sup>NET</sup> Main Menu screen, click on the **Data Entry/Review** link.

[Step 2] Click on the **Investor Reporting** link.

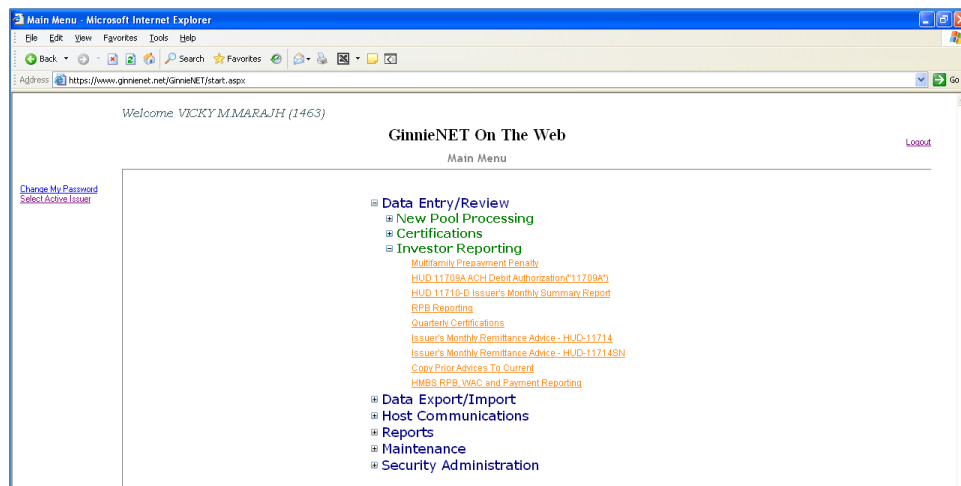


FIGURE 116: GINNIE<sup>NET</sup> MAIN MENU SCREEN (w/HUD 11714 LINK)

[Step 3] Click on the **Issuer's Monthly Remittance Advice—HUD 11714** link. The Issuer's Monthly Remittance Advice—HUD 11714 screen will then display.

## 7.2.2 Searching the Issuer's Monthly Remittance Advice Report Record

FIGURE 117: GINNIE*NET* MAIN MENU SCREEN (w/ISSUER’S MONTHLY REMITTANCE ADVICE—HUD 11714 LINK)

- [Step 1] On the Issuer’s Monthly Remittance Advice—HUD 11714 Search screen, enter the information that will then be used to identify the record(s) you wish to search. You can initiate a search by entering a Pool number; Certificate number; Reporting Month/Year, or Status in the search field to refine the search argument.
- [Step 2] Click on the <Search> button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns multiple record results. If the search returns only one record, Ginnie*NET* will switch the view to the Issuer’s Monthly Remittance Advice—HUD 11714 page.

## 7.2.3 Searching Form Elements

TABLE 35 HUD 11714 SCREEN (FIELD ENTITIES)

FIELD NAME	DESCRIPTION
<b>Pool#</b>	Pool Number.
<b>Certificate#</b>	Certificate Number.
<b>Reporting Month/Year</b>	Reporting month and year.
<b>Status</b>	Transfer Status from the list of available Transfer statuses, (e.g., Newly-created record, Sent records or All, etc.).

## 7.2.4 Searching the Issuer's Monthly Remittance Advice Report Record

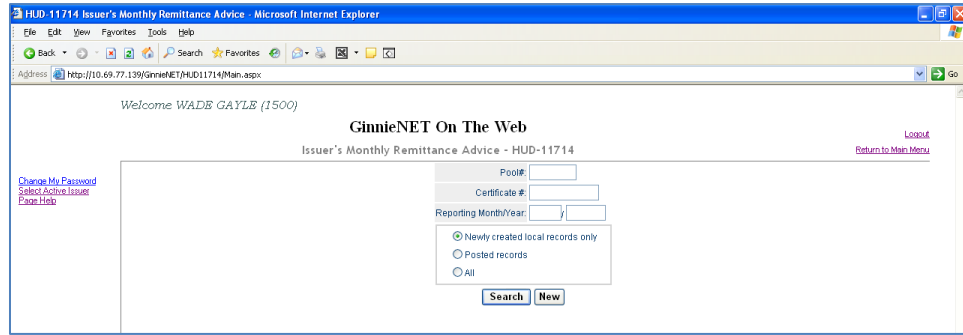


FIGURE 118: GINNIE*NET* MAIN MENU SCREEN (W/ISSUER'S MONTHLY REMITTANCE ADVICE—HUD 11714 LINK)

- [Step 1] On the new Issuer's Monthly Remittance Advice—HUD 11714 Search screen, enter the information that will then be used to identify the record(s) you wish to search. You can initiate a search by entering a Pool number; Certificate number; Reporting Month/Year, or Status in the search field to refine the search argument.
- [Step 2] Click on the <Search> button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns multiple record results. If the search returns only one record, Ginnie*NET* will switch the view to the Issuer's Monthly Remittance Advice—HUD 11714 page.

## 8 HOST COMMUNICATIONS

### 8.1 HOST COMMUNICATIONS SCREEN SERIES OVERVIEW

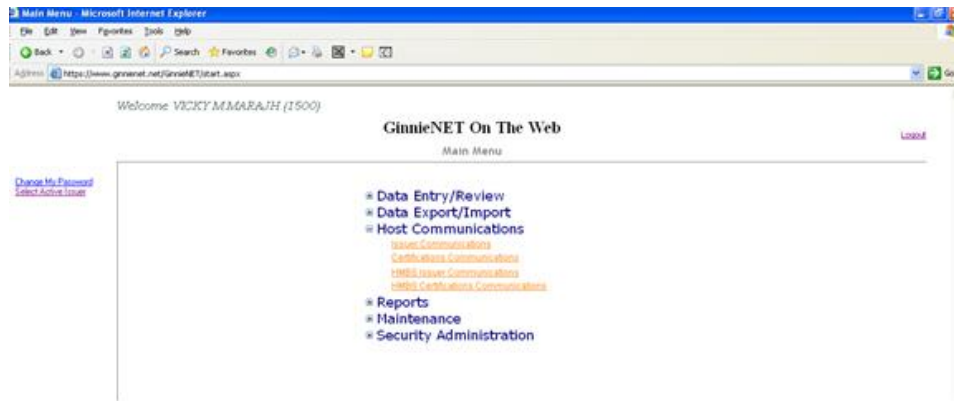


FIGURE 119: GINNIE<sup>NET</sup> MAIN MENU SCREEN (w/MENU OPTIONS)

#### 8.1.1 Accessing the Host Communications Screen Series

**IMPORTANT:** In order to be able access the functionality within the Host Communications screen series, it will be *mandatory* to successfully complete the SecurID Verification process. See Section 8.2, SecurID Token Verification, for additional information.

To access the Host Communications screen functions, step through the following procedural flow:

[Step 1] On the Ginnie<sup>NET</sup> Main Menu screen, click on the **Host Communications** link.



FIGURE 120: GINNIE<sup>NET</sup> MAIN MENU SCREEN: HOST COMMUNICATIONS LINK

[Step 2] The Host Communications screen will display with its six (6) menu options.

For a brief description of *each* of these menu options, and what they will mean, review the Table 36matrix below.

TABLE 36: HOST COMMUNICATIONS MENU OPTIONS

HOST COMMUNICATIONS <u>SCREEN LINKS</u>	HOST COMMUNICATIONS <u>MENU OPTIONS</u>
<b>Issuer Communications</b>	<ul style="list-style-type: none"> <li>• Submit Pool</li> <li>• Delete Pool</li> <li>• Accept Pool</li> </ul>
<b>Certifications Communications</b>	<ul style="list-style-type: none"> <li>• Submit Final Certification</li> <li>• Delete Final Certification</li> <li>• Retrieve Pools for Final Certification</li> <li>• Submit Issuer Recertification</li> <li>• Submit Document Custodian Recertification</li> <li>• Delete Issuer Recertification</li> <li>• Delete Document Custodian Recertification</li> <li>• Submit Document Custodian Transfer/Merger</li> <li>• Delete Document Custodian Transfer/Merger</li> <li>• Submit HUD 11708 (Document Release Form)</li> <li>• Delete HUD 11708 (Document Release Form)</li> </ul>
<b>HMBS Issuer Communications</b>	<ul style="list-style-type: none"> <li>• Submit Pool</li> <li>• Delete Pool</li> </ul>
<b>HMBS Certifications Communications</b>	<ul style="list-style-type: none"> <li>• Submit Final Certification</li> <li>• Delete Final Certification</li> <li>• Retrieve Pools for Final Certification</li> <li>• Submit Issuer Recertification</li> <li>• Submit Document Custodian Recertification</li> <li>• Submit Document Custodian Transfer/Merger</li> <li>• Delete Document Custodian Transfer/Merger</li> <li>• Submit HUD 11708 (Document Release Form)</li> <li>• Delete HUD 11708 (Document Release Form)</li> <li>• Certify Final Certification</li> <li>• Reject Final Certification</li> <li>• Certify Recertification</li> <li>• Reject Recertification</li> <li>• Certify Document Custodian Transfer/Merger</li> <li>• Reject Document Custodian Transfer/Merger</li> <li>• Acknowledge HUD 11708 (Document Release Form)</li> <li>• Return HUD 11708 (Document Release Form)</li> <li>• Certify HMBS Final Certification</li> <li>• Reject HMBS Final Certification</li> </ul>

## 8.2 SECURID TOKEN VERIFICATION

The SecurID Token validates that a user is authorized to perform submissions within Ginnie<sup>NET</sup> Host Communications. This section highlights the prerequisites a user must possess prior to successfully performing a Host Communications submission and how to access and use SecurID Token authentication.

### 8.2.1 *Confirming ability to submit in Ginnie<sup>NET</sup>*

Before you submit data in Ginnie<sup>NET</sup>, you must first complete the items listed below.

1. You need to be listed on HUD Form 11702.
2. You need a valid GMEP (Ginnie Mae Enterprise Portal) Login and Password combination.
3. You need a SecurID Token Role Assigned in GMEP.
4. You also need the “Authorized Ginnie<sup>NET</sup> Signer” role assigned in GMEP.
5. You need an active SecurID Token.

6. You need to complete the “Verify Role Assignment” check in GMEP or have the Security Officer complete the check for you.

### 8.2.2 Accessing the Host Communications Screen Series

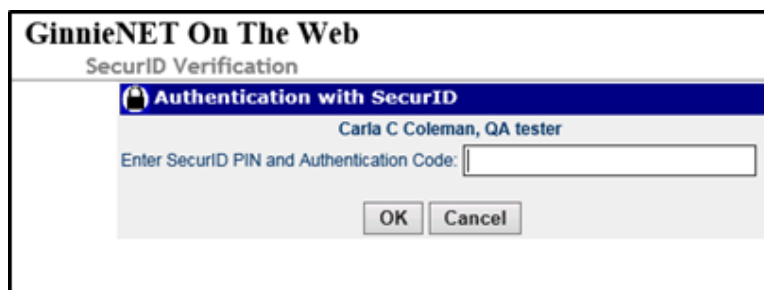
- [Step 1] From the Ginnie*NET* Main Menu screen, click on the **Host Communications** link.
- [Step 2] Select one of the available menu options presented on the screen.
- [Step 3] Complete the tasks for the selected option.
- [Step 4] Click the Submit button.
- [Step 5] Enter the GMEP ID and GMEP Password.



The image shows a web-based dialog box titled "GinnieNET On The Web" with a subtitle "SecurID Verification". Inside the dialog, there is a blue header bar that says "Enter your GMEP login credentials". Below this, there are two text input fields: "Please enter your GMEP ID" and "Please enter your GMEP Password". At the bottom of the dialog, there are two buttons: "OK" and "Cancel".

FIGURE 121: GMEP LOGIN CREDENTIALS

- [Step 6] Click the **OK** button.
- [Step 7] Enter the four-digit Personal Identification Number (PIN) associated with your SecurID Token and the six-digit Authentication Code generated by the token on the SecurID Authentication screen.



The image shows a web-based dialog box titled "GinnieNET On The Web" with a subtitle "SecurID Verification". Inside the dialog, there is a blue header bar that says "Authentication with SecurID". Below this, the text "Carla C Coleman, QA tester" is displayed. Underneath, there is a text input field labeled "Enter SecurID PIN and Authentication Code:". At the bottom of the dialog, there are two buttons: "OK" and "Cancel".

FIGURE 122: AUTHENTICATION WITH SECURID TOKEN

- [Step 8] Click the **OK** button.



After you complete the steps above, you will see a “Success” or “Failure” login message display. If your attempt to log in is unsuccessful, try to log in again, or contact the SecurID Client Assistance Center at: 800-332-4550 (Option 8).



FIGURE 123: RESULT REPORT

### 8.3 ISSUER COMMUNICATION

TABLE 37: ISSUER COMMUNICATIONS MENU OPTIONS

ISSUER COMMUNICATIONS <b>SCREEN LINKS</b>	ISSUER COMMUNICATIONS <b>MENU OPTIONS</b>
Issuer Communications	<ul style="list-style-type: none"> <li>• Submit Pool</li> <li>• Delete Pool</li> <li>• Accept Pool</li> </ul>

#### 8.3.1 File Transmission Number (FTN)

A File Transmission Number (FTN), assigned by the system at the time a pool is transmitted and used to identify pools on the Network. After pool data is verified, a FTN is added to the pool record. The FTN becomes the tracking number for the pool and is displayed on the pool detail record and forms 11705 and 11706.

The FTN is a combination of thirty-two (32) digits and characters, and is shown as a single unit (string). That File Transmission Number can be broken down as follows:

**1977 000123 152020 XSF 050599 095732 9**

- The first four (4) digits (**1977**) represent the **Issuer Number**, and are always the same.
- The next six (6) digits (**000123**) represent the **Custodian Number**.
- The next six (6) digits (**152020**) represent the **Pool Number**.
- The next three (3) characters (**XSF**) indicate the **Issue** and **Pool Types**.
- The next six (6) digits (**050599**) indicate the **date** the pool was sent to the Network.
- The next six (6) digits (**095732**) indicate the **time** the pool was sent to the Network.
- The last digit (**9**) is a "check digit" for the communications session.

### 8.4 ISSUER COMMUNICATIONS—POOL SUBMIT

#### 8.4.1 Issuer Communications—Pool Submit

This screen series will allow the user to select one or more pools for transmission, and will provide a notification to that user of the successful execution of those transmissions, providing dates and times of each submission, as well as the FTN number generated upon successful transmission to the network.

To access the Issuer Communications screen functions, step through the following procedural flow:

[Step 1] On the Ginnie<sup>NET</sup> Main Menu screen, click on the **Host Communications** link.

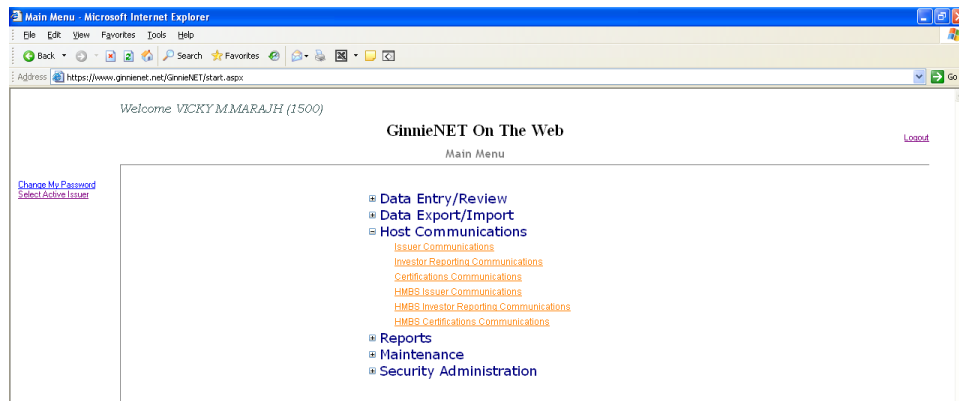


FIGURE 124: GINNIE<sup>NET</sup> MENU SCREEN: HOST COMMUNICATIONS LINKS

[Step 2] Click on the **Issuer Communications** link. The Host Communications Selections screen will then display.

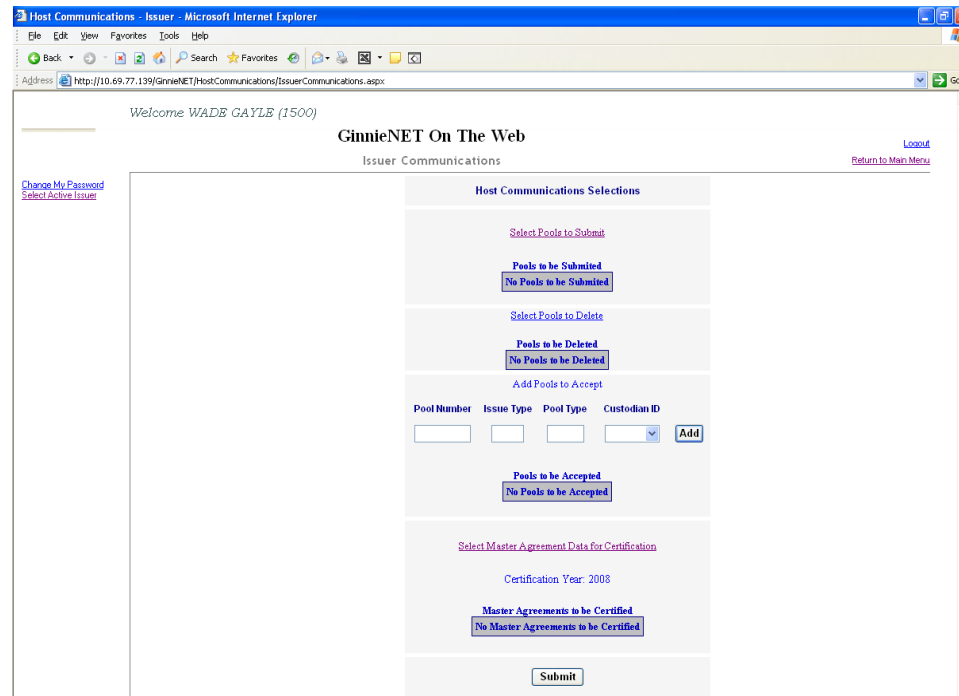


FIGURE 125: HOST COMMUNICATIONS SELECTIONS SCREEN (POOL SUBMIT FUNCTION)

[Step 3] On the new Issuer Communications screen, click on the **Select Pools to Submit** link, located at the top of the page, to begin the pool transmission process.

The Pool Selection screen will then be displayed, and will contain information for pools that have already passed Ginnie Mae Edits and which are now available for transmission.

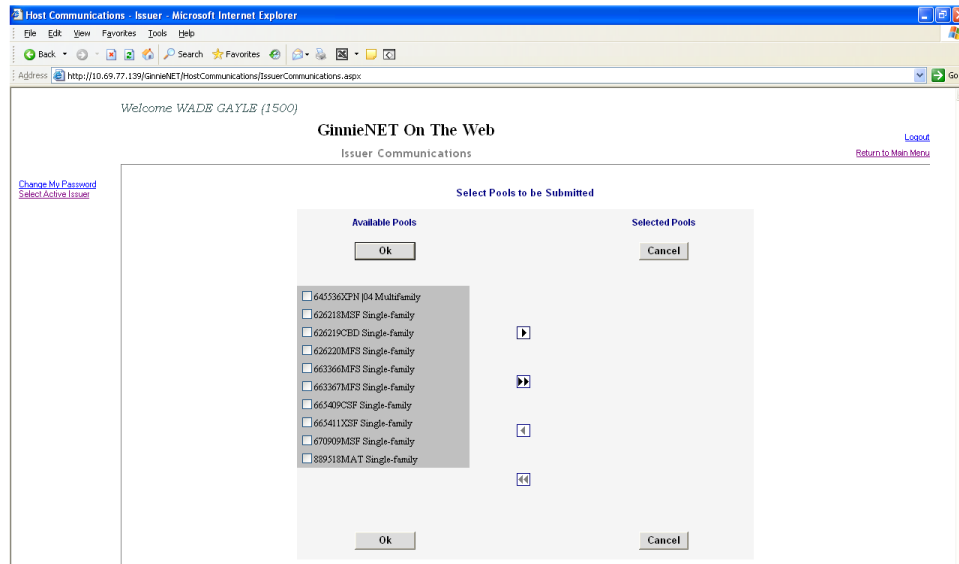


FIGURE 126: POOL SELECTION SCREEN (W/AVAILABLE POOLS COLUMN ENTRIES)

[Step 4] On the new Pool Selection screen, click on the double-arrow [||>] button to select *all* pools listed in the **Selected Pools** column.



FIGURE 127: SELECT SINGLE POOLS FUNCTION



FIGURE 128: MOVE SELECTED POOLS FUNCTION

[Step 5] Click on any of the individual checkbox fields [☒>] to select a *single* pool—or *multiple* pools in that **Selected Pools** column.

[Step 6] Once the desired pools have been selected, click on the single-arrow [<|] button to move those pools over to the **Available Pools** column of the screen.

[Step 7] Click on the <OK> button. The new Host Communications Selections screen will then display.

[Step 8] On the new Host Communications Selections screen, click on the <Submit> button to initialize the SecurID Token Verification process.

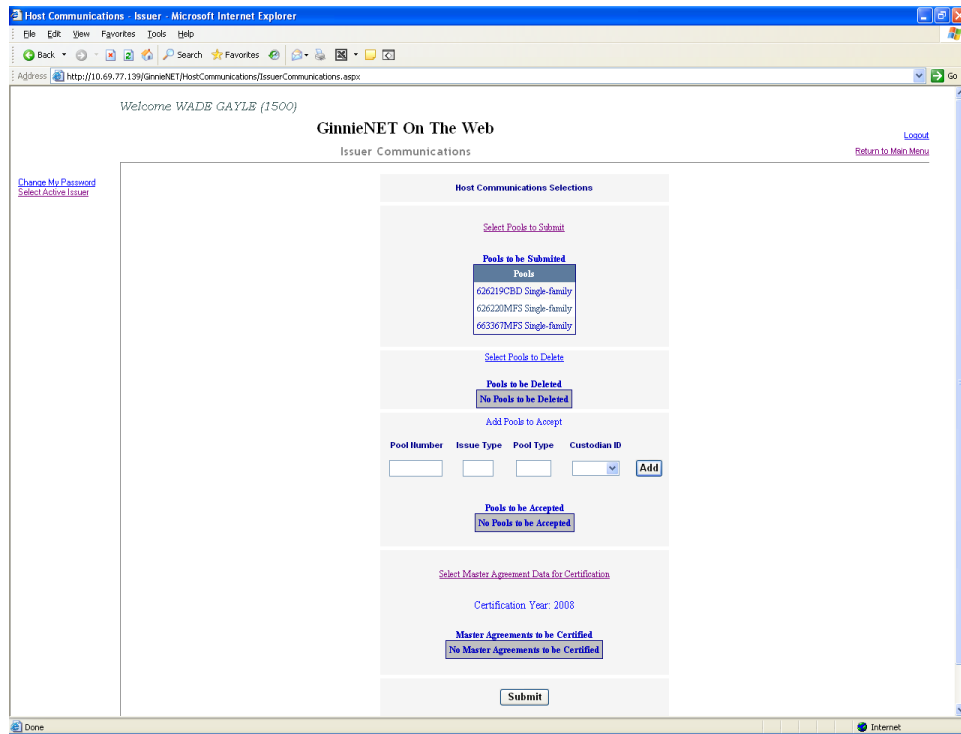


FIGURE 129: HOST COMMUNICATIONS SELECTION SCREEN (W/POOLS ENTRIES)

[Step 9] Step through the complete verification process, as described earlier in the **SecurID Token Verification** section.

[Step 10] Once the verification process is completed, the system will then display a transmission status and review page.

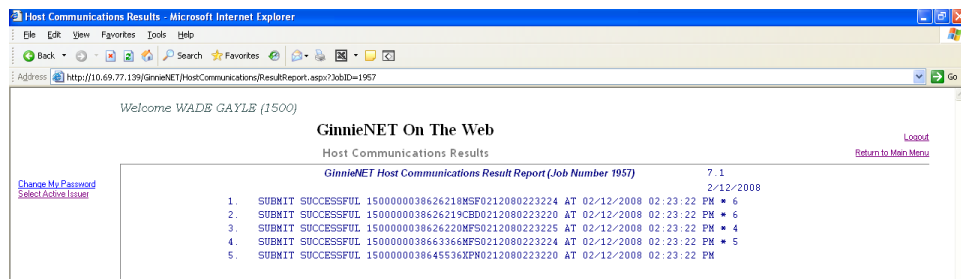


FIGURE 130: GINNIE<sup>NET</sup> HOST COMMUNICATIONS TRANSMISSION RESULTS SCREEN (MULTIPLE TRANSMISSIONS)

The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.

In the sample record shown above, note that the record is in fact showing a **TRANSFER UNSUCCESSFUL** return, with a reason code cited as “**pool not certified**”.

[Step 11] The user may then either print the current results page report, or click on the **Return to Main Menu** link at the top of the page, to return the Ginnie*NET* Main Menu screen.

**NOTE:** After each successful transmission to the network, a notification to recap all activity on the Ginnie*NET* server/network is then generated, and sent by fax and posted as an eNotification to the corresponding users.

## 8.5 POOL DELETION

### 8.5.1 Issuer Communications—Pool Deletion

A pool can be deleted from the network up to the point at which the Custodian retrieves it from the network. Once has been retrieved by the Custodian, it may no longer be accessed unless the Custodian rejects it. A pool inquiry is recommended for pool status by the Issuer, should the Issuer need to delete a specific pool—or *group* of pools.

A pool can be deleted from the network up to 12:00 PM EST, the next day after certification. A delete from the network *does not* delete the pool from the user's PC and the user will still need to inform Ginnie*NET* Customer Service. The pool can then be reassembled and transmitted to the network once again. A new File Transmission Number is then assigned when a pool is re-transmitted to the network.

To access this Delete Pools function, step through the following procedural flow:

[Step 1] On the Ginnie*NET* Main Menu screen, click on the **Host Communications** link.

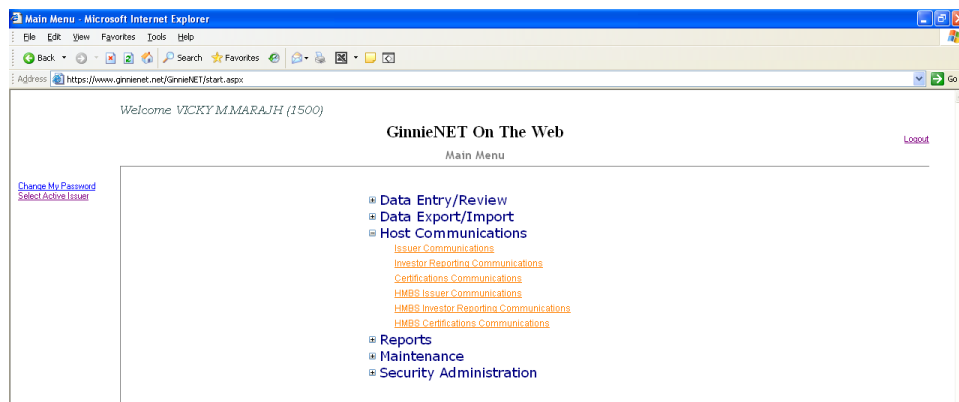


FIGURE 131: GINNIE*NET* MAIN MENU SCREEN: HOST COMMUNICATIONS LINK

[Step 2] Click on the **Issuer Communications** link. The Host Communications Selections screen will then display.



FIGURE 132: HOST COMMUNICATIONS SELECTIONS SCREEN (POOL DELETE FUNCTION)

[Step 3] On the new Issuer Communications screen, click on the **Select Pools to Delete** link, located toward the middle of the page, to begin the pool deletion process.

The Pool Selection screen will then display, and will contain information for pools that are targeted for deletion.

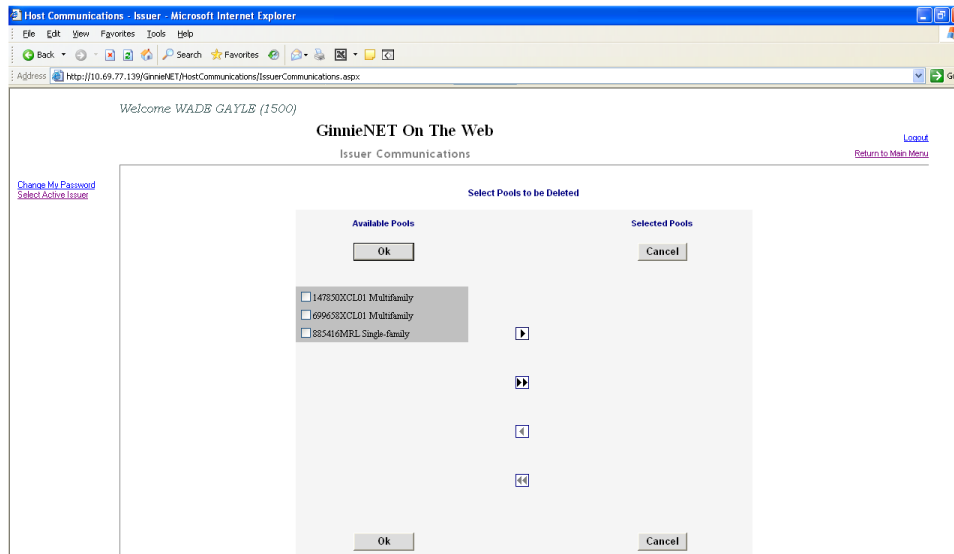


FIGURE 133: HOST COMMUNICATIONS SELECTIONS SCREEN (POOL DELETES)

[Step 4] On the new Pool Selection screen, click on the double-arrow [»] button to select *all* pools listed in the **Selected Pools** column.



FIGURE 134: SELECT SINGLE POOLS FUNCTION



FIGURE 135: MOVE SELECTED POOLS FUNCTION


- [Step 5] Click on any of the individual checkbox fields ☒ to select a *single* pool—or *multiple* pools in that **Selected Pools** column.
- [Step 6] Once the desired pools have been selected, click on the single-arrow [] button to move those pools over to the **Available Pools** column of the screen.
- [Step 7] Click on the <OK> button. The new Host Communications Selections screen will then display.
- [Step 8] On the new Host Communications Selections screen, click on the <Submit> button to begin the SecurID Token Verification process.



FIGURE 136: HOST COMMUNICATIONS SELECTION SCREEN (w/POOLS ENTRIES)

- [Step 9] Step through the complete verification process, as described earlier in the SecurID Token Verification section.

[Step 10] Once the SecurID Token verification process is completed, the system will then display a transmission status and review (Results) page.

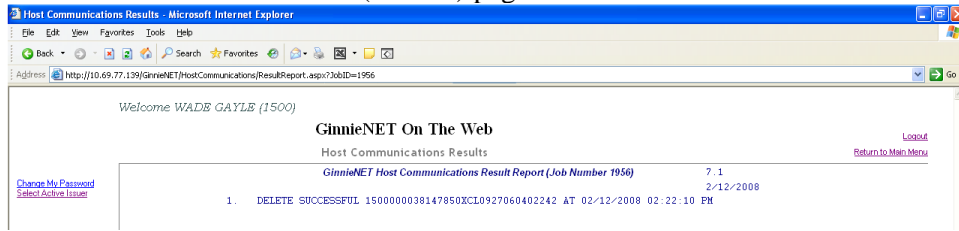


FIGURE 137: GINNIE<sup>NET</sup> HOST COMMUNICATIONS TRANSMISSION RESULTS SCREEN (MULTIPLE TRANSMISSIONS)

- ❶ The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.
- ❷ In the sample record shown above, note that the record is in fact showing a **DELETE SUCCESSFUL** return.

[Step 11] The user may then either print the current results page report, or click on the **Return to Main Menu** link at the top of the page, to return the Ginnie<sup>NET</sup> Main Menu screen.

**NOTE:** An error message will display if the user tries to delete a pool that has already been received or rejected by a Custodian—or that has been deleted from the network, or certified and processed by the Pool Processing Agent (PPA).

## 8.6 IMMEDIATE ISSUANCE WITH TRANSFER POOL

An Issuer may elect to Transfer Issuer responsibility for certain types of new pools to an eligible Ginnie Mae Issuer immediately upon issuance, subject to approval by Ginnie Mae. This is available for each pool type that can be submitted using Ginnie<sup>NET</sup>. If the Issuer decides to do this, the Transfer must reflect the Issuer number of the acquiring Issuer on the Single Family Pool Detail—11705 screen.

Step through the following procedural flow to accommodate this processing task:



[Step 1] On the Ginnie<sup>NET</sup> Main Menu screen, click on the **Data Entry/Review** link.

FIGURE 138: GINNIE<sup>NET</sup> SINGLE FAMILY POOLS DETAIL—11705 SCREEN: (W/TRANSFER-ISSUER ID FIELD)

[Step 2] Click on the **New Pool Processing** link.

[Step 3] Click on the **Single Family Processing** link. The Single Family Pools Detail—11705 screen will then display.

[Step 4] On the new Single Family Pools Detail—11705 screen, enter the Acquiring Issuers number in the **Transfer-Issuer ID** field, shown above as “1501”.

**NOTE:** The acquiring Issuer MUST BE a Ginnie<sup>NET</sup> user.

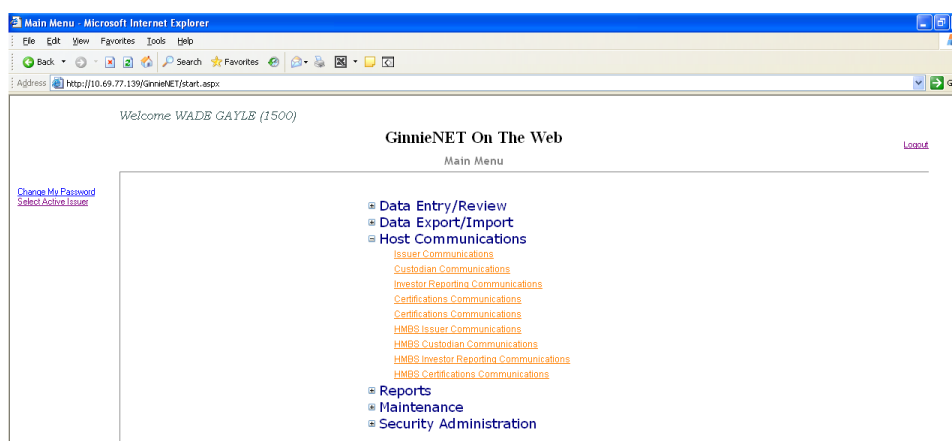
[Step 5] Click on the <Update> button to save the current **Transfer-Issuer ID** field update.

[Step 6] Click on the **Host Communications** link, then select the **Issuer Communications** option.

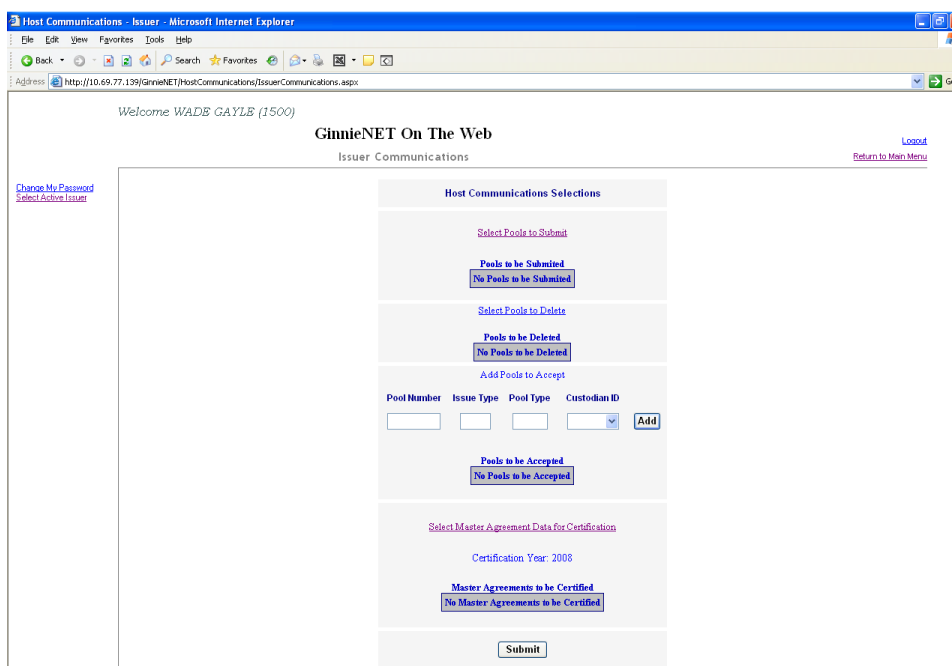
## 8.7 THE ACQUIRING ISSUER—IMMEDIATE ISSUANCE WITH TRANSFER POOL

For any new pools processed as Immediate Issuance with Transfer Pools, the Transfer Issuer will now be required to identify and enter their Document Custodian’s Identification Number. The Transfer Issuer will enter their Document Custodian Identification Number at time of acceptance of the Transfer Pool.

To access the Pools to be Accepted function, step through the following procedural flow:

FIGURE 139: GINNIE<sup>NET</sup> MAIN MENU SCREEN (W/ISSUER COMMUNICATIONS OPTION)

- [Step 1] On the Ginnie<sup>NET</sup> Main Menu screen, click on the **Host Communications** link.
- [Step 2] Click on the **Issuer Communications** options link. The Issuer Communications screen will then display.

FIGURE 140: GINNIE<sup>NET</sup> ISSUER COMMUNICATIONS SCREEN

- [Step 3] Enter a valid Pool number in the **Pool Number** field.
- [Step 4] Enter an Issuer type in the **Issuer Type** field.
- [Step 5] Enter a Pool type in the **Pool Type** field.
- [Step 6] Click on the down arrow [▼] adjacent to the **Custodian ID** field, and select a desired Custodian ID.

**NOTE:** All field entries discussed above in *Steps 4-6* will be required for all pools to be accepted by the Acquiring Issuer.

[Step 7] Click on the <Add> button to add the current record, then REPEAT THIS PROCESS FOR EACH POOL TRANSACTION. The Issuer Communications screen will then display.

Host Communications Selections

Select Pools to Submit

Pools to be Submitted  
No Pools to be Submitted

Select Pools to Delete

Pools to be Deleted  
No Pools to be Deleted

Add Pool to Accept

Pool Number	Issue Type	Pool Type	Custodian ID
111111	X	SF	000038
101010	M	SF	000603

Pools to be Accepted

Pool Number	Issue Type	Pool Type	Custodian ID
111111	X	SF	000038
101010	M	SF	000603

Select Master Agreement Data for Certification

Certification Year: 2008

Master Agreements to be Certified  
No Master Agreements to be Certified

Submit

FIGURE 141: GINNIE<sup>NET</sup> ISSUER COMMUNICATIONS SCREEN (ADD/DELETE FUNCTION)

**NOTE:** The user may also at any time click on the <Delete> button to *delete* a pool record from those listed within the **Pools to be Accepted** screen area. To do so, click the ☒ button adjacent to the Custodian ID column.

[Step 8] Once completed with all field entries, click the <Submit> button to complete the current Add Record action, and to initialize the SecurID Token Verification process.

[Step 9] Step through the complete **SecurID Token Verification** process, as described earlier in the **SecurID Token** section. Once the verification process is completed, the system will then display a transmission status and review page.

Host Communications Results

GinnieNET Host Communications Result Report (Job Number 1956)

Job Number	Job Name	Job Date	Job Time
1500000038147850XCL0927060402242	DELETE SUCCESSFUL	02/12/2008	02:22:10 PM

FIGURE 142: GINNIE<sup>NET</sup> HOST COMMUNICATIONS TRANSMISSION RESULTS SCREEN (MULTIPLE TRANSMISSIONS)

❶ The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.

❷ In the sample record shown above, note that the record is in fact showing a **DELETE SUCCESSFUL** return.

[Step 10] The user may then either print the current results page report, or click on the **Return to Main Menu** link at the top of the page, to return the Ginnie<sup>NET</sup> Main Menu screen.

**NOTE:** After each successful transmission to the network, a notification to recap all activity on the Ginnie<sup>NET</sup> server/network is then generated, and sent by fax and posted as an eNotification to the corresponding users.

**NOTE:** For Immediate Issuance and Transfer Pools that are *not* accepted by the Buying/Transfer Issuer in a timely manner (two (2) business days after the Initial Certification is completed by the Selling (Originator) Issuer's Document Custodian), the pool will automatically be issued to the Seller (Originator) of the pool/loan package.

## 8.8 CERTIFICATIONS COMMUNICATIONS

### 8.8.1 *Certifications Communications Link Options*

TABLE 38: CERTIFICATIONS COMMUNICATIONS MENU OPTIONS

CERTIFICATIONS COMMUNICATIONS <b>SCREEN LINKS</b>	CERTIFICATIONS COMMUNICATIONS <b>MENU OPTIONS</b>
Certifications Communications	<ul style="list-style-type: none"> <li>• Submit Final Certification</li> <li>• Delete Final Certification</li> <li>• Retrieve Pools for Final Certification</li> <li>• Submit Issuer Recertification</li> <li>• Submit Document Custodian Recertification</li> <li>• Submit Document Custodian Transfer/Merger</li> <li>• Delete Document Custodian Transfer/Merger</li> <li>• Submit HUD 11708 (Document Release Form)</li> <li>• Delete HUD 11708 (Document Release Form)</li> </ul>

### 8.8.2 *File Certification or Rejection Number (FCN/FRN)*

- A File Transmission Number (FC-FTN, RCI-FTN or RCC-FTN), is assigned by the system at the time a pool is transmitted, is used to identify pools on the Network.
- After pool data is certified a FC-FCN, RCI-FCN or RCC-FCN is added to the pool record or after pool data is rejected a FC-FRN, RCI-FRN or RCC-FRN is added.

The file Certification or Rejection tracking number for the pool is displayed on the pool detail record and form HUD 11706.

### 8.8.3 *Final Certification*

- **FC-FTN** (Final Certification File Transmission Number);
- **FC-FCN** (Final Certification File Certification Number)

- **FC-FRN** (Final Certification File Rejection Number).

#### 8.8.4 *Recertification*

- **RCI-FTN** (Recertification Issuer Final Certification File Transmission Number);
- **RCC-FCN** (Recertification Custodian Final Certification File Certification Number);
- **RCI-FRN** (Recertification Issuer Final Rejection File Transmission Number);
- **RCC-FRN** (Recertification Custodian Final Rejection File Certification Number).

The FTN is a combination of thirty-two (32) digits and characters, and is shown as a single unit (string). The FC-FTN/FC-FCN number can be broken down as follows:

**1977 000123 152020 XS**F** 050599 095732 9**

- The first four (4) digits (**1977**) represent the **Issuer Number**, and are always the same.
- The next six (6) digits (**000123**) represent the **Custodian Number**.
- The next six (6) digits (**152020**) represent the **Pool Number**.
- The next three (3) characters (**XS****F**) indicate the **Issue** and **Pool Types**.
- The next six (6) digits (**050599**) indicate the **date** the pool was sent to the Network.
- The next six (6) digits (**095732**) indicate the **time** the pool was sent to the Network.
- The last digit (**9**) is a "check digit" for the communications session.

### 8.9 RETRIEVE POOLS FOR FINAL CERTIFICATION

The Issuer must retrieve the schedule of Pooled Mortgages from the **Ginnie<sup>NET</sup>** network, complete the Final Certification and electronically resubmit the pool back to the network. Issuers and document Custodians will be required to maintain a copy of the Schedule of Pooled Mortgages with the completed Final Certification.

To Final Certify a pool, the original pool record must be retrieved from the Network by the Issuer with a status of Certified before Mortgage Details data can be viewed or edited. Once the Issuer views or edit the pool(s) it can be transmitted to the Custodian for Final Certification.

There are two (2) retrieve options:

- **Create List Manually:** Create a list by enter the pool number.
- **By Initial Certification Date:** Select Range of Initial Certification Dates

To access the Certifications Communications screen options, step through the following procedural flow:

[Step 1] On the Ginnie<sup>NET</sup> Main Menu screen, click on the **Host Communications** link.

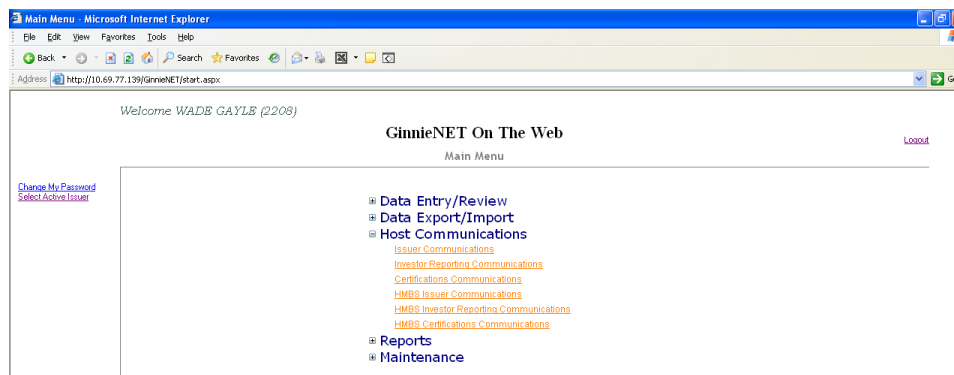


FIGURE 143: GINNIE<sup>NET</sup> MAIN MENU SCREEN (W/CERTIFICATIONS COMMUNICATIONS LINK)

[Step 2] Click on the **Certifications Communications** link. The Certifications Communications Selections screen will then display.

### 8.9.1 Retrieve Pools by Creating a Manual List

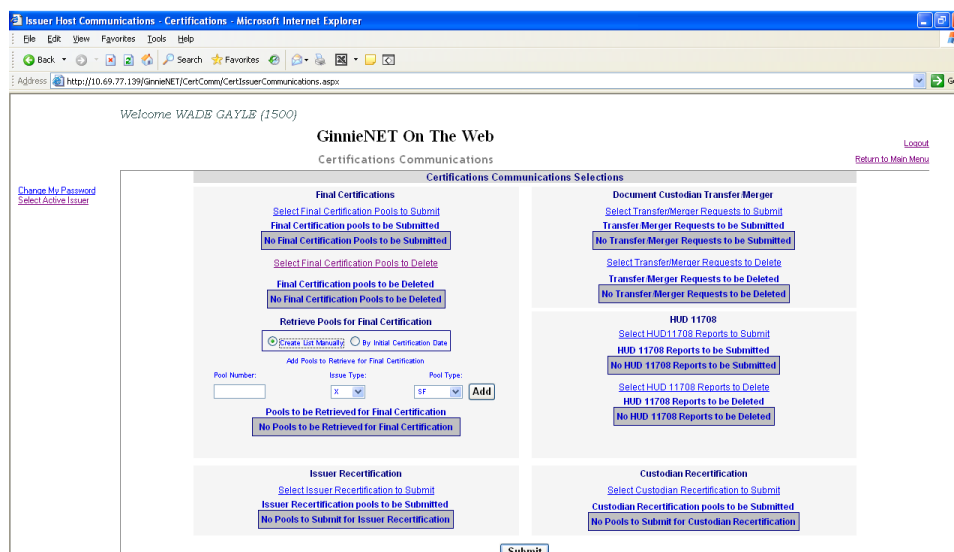


FIGURE 144: CERTIFICATIONS COMMUNICATIONS SCREEN (SEND PREPAYMENT PENALTY CHECKBOX)

[Step 3] In the Retrieve Pools for Final Certification field, click on the **Create List Manually** radial button (⊙), in the middle of the screen, to add a desired pool.

[Step 4] Enter a valid number in the Pool Number field.

[Step 5] Click on the down arrow [▼] adjacent to the Issue Type field and select a desired Issue Type.

[Step 6] Click on the down arrow [▼] adjacent to the Pool Type field and select a desired Pool Type.

- [Step 7] Click on the <Add> button, adjacent to the Pool Type field, to add the current record.
- [Step 8] Repeat this process for each pool being manually added to the list. The Certifications Communications Selections screen will then refresh and display the records indicated.

The screenshot shows the 'GinnieNET On The Web' interface for 'Certifications Communications'. The main section is titled 'Certifications Communications Selections'. It contains several sub-sections with buttons for various actions:

- Final Certifications:** Includes buttons for 'Select Final Certification Pools to Submit', 'Final Certification pools to be Submitted', 'No Final Certification Pools to be Submitted', 'Select Final Certification Pools to Delete', 'Final Certification pools to be Deleted', and 'No Final Certification Pools to be Deleted'.
- Document Custodian Transfer Merger:** Includes buttons for 'Select Transfer/Merger Requests to Submit', 'Transfer Merger Requests to be Submitted', 'No Transfer Merger Requests to be Submitted', 'Select Transfer/Merger Requests to Delete', 'Transfer Merger Requests to be Deleted', and 'No Transfer Merger Requests to be Deleted'.
- HUD 11708:** Includes buttons for 'Select HUD 11708 Reports to Submit', 'HUD 11708 Reports to be Submitted', 'No HUD 11708 Reports to be Submitted', 'Select HUD 11708 Reports to Delete', 'HUD 11708 Reports to be Deleted', and 'No HUD 11708 Reports to be Deleted'.
- Issuer Recertification:** Includes buttons for 'Select Issuer Recertification to Submit', 'Issuer Recertification pools to be Submitted', and 'No Pools to Submit for Issuer Recertification'.
- Custodian Recertification:** Includes buttons for 'Select Custodian Recertification to Submit', 'Custodian Recertification pools to be Submitted', and 'No Pools to Submit for Custodian Recertification'.

At the bottom, there is a 'Submit' button. On the left side, there are links for 'Change My Password' and 'Select Active Issuer'.

FIGURE 145: SEND PREPAYMENT PENALTY RESULTS SCREEN

- [Step 9] The user may also click on the <Remove> button at any time, to remove a specific record.
- [Step 10] Click the <Submit> button.

## 8.9.2 Retrieve Pools by Initial Certification Date

This screenshot shows the same 'GinnieNET On The Web' interface, but with the 'Retrieve Pools for Final Certification' section expanded. The 'By Initial Certification Date' checkbox is selected. Below it, the 'Select Range of Initial Certification Dates' is set to 1/15/2008 to 2/14/2008. The 'Add' button is visible next to the Pool Type field. The 'Submit' button is at the bottom.

FIGURE 146: CERTIFICATIONS COMMUNICATIONS SCREEN (BY INITIAL CERTIFICATION DATE CHECKBOX)

[Step 1] In the Retrieve Pools for Final Certification field, click the **By Initial Certification Date** radial button (☉) in the middle of the screen, to add a desired pool.

[Step 2] Under the **Select Range of Initial Certification Dates** field, enter a valid FROM and TO date range in their respective fields.

**NOTE:** A system **WARNING!** message is displayed if the pool retrieval MAXIMUM date range *exceeds* thirty (30) days.



FIGURE 147: EXCEEDS POOL RETRIEVAL MAXIMUM DATE RANGE WARNING MESSAGE

[Step 3] If such a warning message is received, simply click on the <OK> button to return to the previous Certifications Communications Selections screen, then modify the problematic date range.

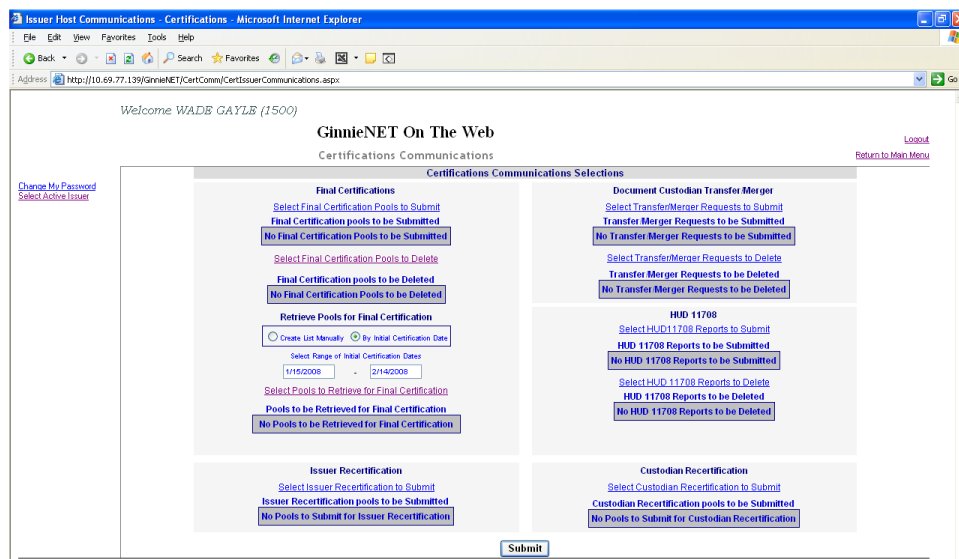


FIGURE 148: CERTIFICATIONS COMMUNICATIONS SCREEN (SELECT POOLS TO RETRIEVE FUNCTION)



[Step 4] Click on the **Select Pools to Retrieve for Final Certification** link to begin the report transmission process. The Select Pools to be Submitted screen will then display.

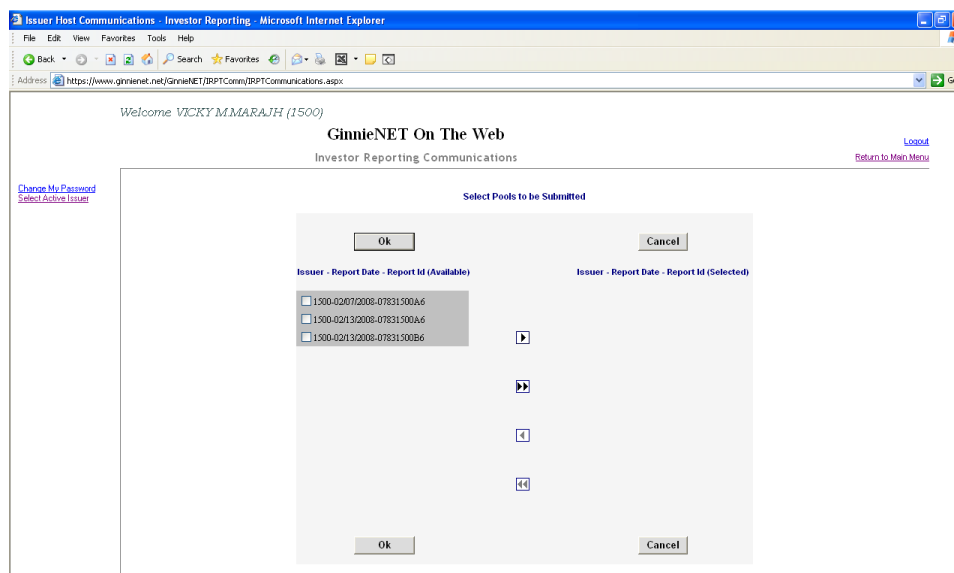


FIGURE 149: CERTIFICATIONS COMMUNICATIONS SCREEN (SELECT POOLS TO RETRIEVE FUNCTION)

[Step 5] Click on any of the individual checkbox fields ☒ to select a *single* report—or *multiple* reports in the left column.

[Step 6] Click on the double-arrow  button to select *all* reports listed in the Selected Pools column.

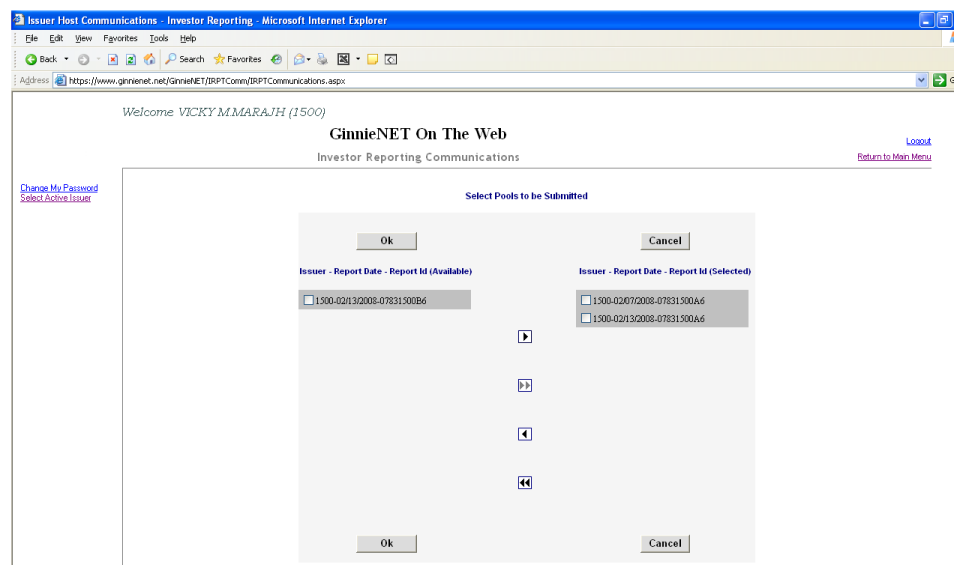


FIGURE 150: INVESTOR REPORTING COMMUNICATIONS SELECTIONS SCREEN (MOVE REPORTS)

[Step 7] Once the desired reports have been selected, click on the single-arrow  button to move those reports over to the Available column of the screen.

[Step 8] Click on the <OK> button. The new Investor Reporting Communications Selections screen will then display.

[Step 9] Click on the <Submit> button to begin the SecurID verification process.

[Step 10] Step through the complete SecurID Token Verification process, as described earlier in the **SecurID Token Verification** section.

[Step 11] Once the verification process is completed, the system will then display a transmission status and review (Results) page.

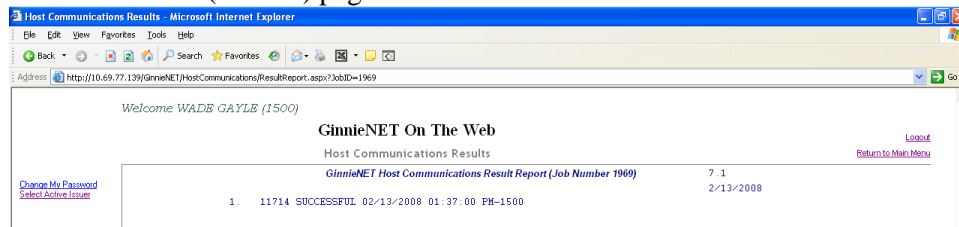


FIGURE 151: INVESTOR REPORTING COMMUNICATIONS: 11714 SUCCESSFUL RESULTS SCREEN

❶ The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.

❷ In the sample Master Agreement account shown above, note that the record is in fact showing a **11714 SUCCESSFUL** return.

[Step 12] The user may then either print the current results page report, or click on the **Return to Main Menu** link at the top of the page, to return the Ginnie<sup>NET</sup> Main Menu screen.

**NOTE:** After each successful transmission to the network a notification indicating activity on the Ginnie<sup>NET</sup> Server/Network is generated and sent by fax and posted on E-notification to corresponding users.

## 8.10 ISSUER/CUSTODIAN RECERTIFICATION

### 8.10.1 Recertification

- **RCI-FTN** (Recertification Issuer Final Certification File Transmission Number);
- **RCC-FCN** (Recertification Custodian Final Certification File Certification Number);
- **RCI-FRN** (Recertification Issuer Final Rejection File Transmission Number);
- **RCC-FRN** (Recertification Custodian Final Rejection File Certification Number).

To access the Issuer/Custodian Recertification screen functions, step through the following procedural flow:

[Step 1] On the Ginnie<sup>NET</sup> Main Menu screen, click on the **Host Communications** link.



FIGURE 152: GINNIE<sup>NET</sup> MAIN MENU SCREEN (W/CERTIFICATIONS COMMUNICATIONS LINK)

[Step 2] Click on the **Certifications Communications** link. The Certifications Communications Selections screen will then display.

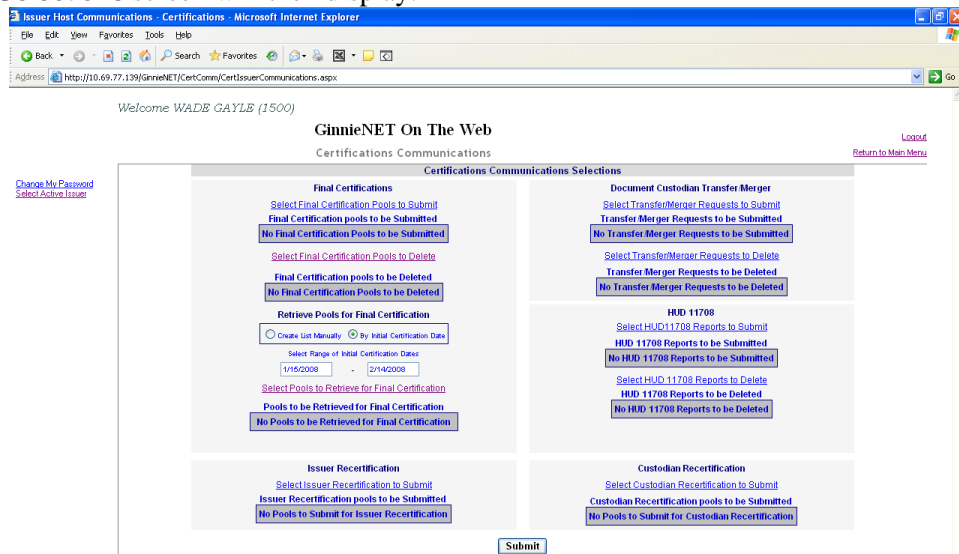


FIGURE 153: CERTIFICATIONS COMMUNICATIONS SCREEN (ISSUER/CUSTODIAN RECERTIFICATION)

[Step 3] Click on the **Select Issuer Recertification to Submit** link, (or the **Select Custodian Recertification to Submit** link), to begin the report transmission process. The Select Pools to be Submitted screen will then display.

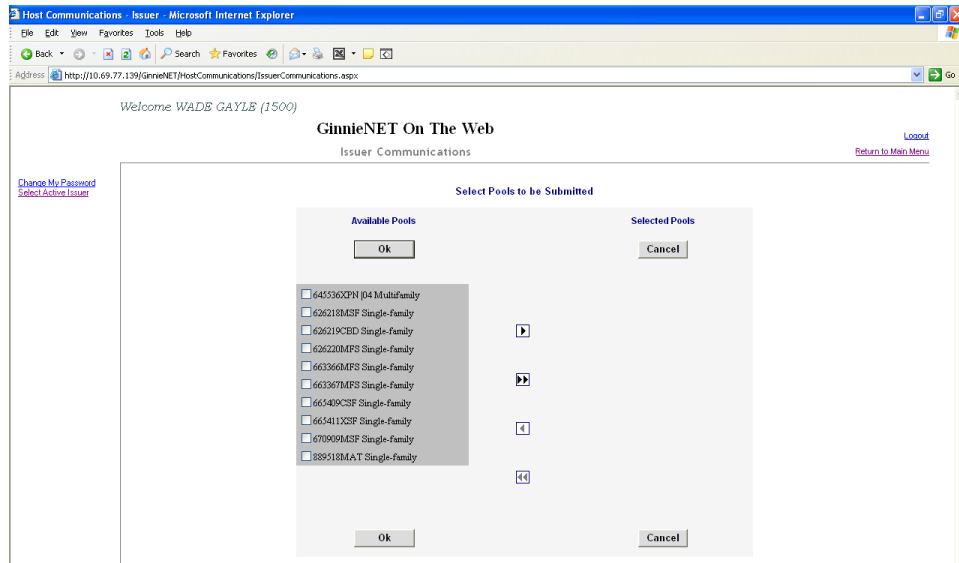


FIGURE 154: CERTIFICATIONS COMMUNICATIONS SCREEN (SELECT ISSUER / CUSTODIAN RECERTIFICATION FUNCTION)

[Step 4] Click on any of the individual checkbox fields ☒ to select a *single* report—or *multiple* reports in the left column.

[Step 5] Click on the double-arrow  button to select *all* reports listed in the Selected Pools column.

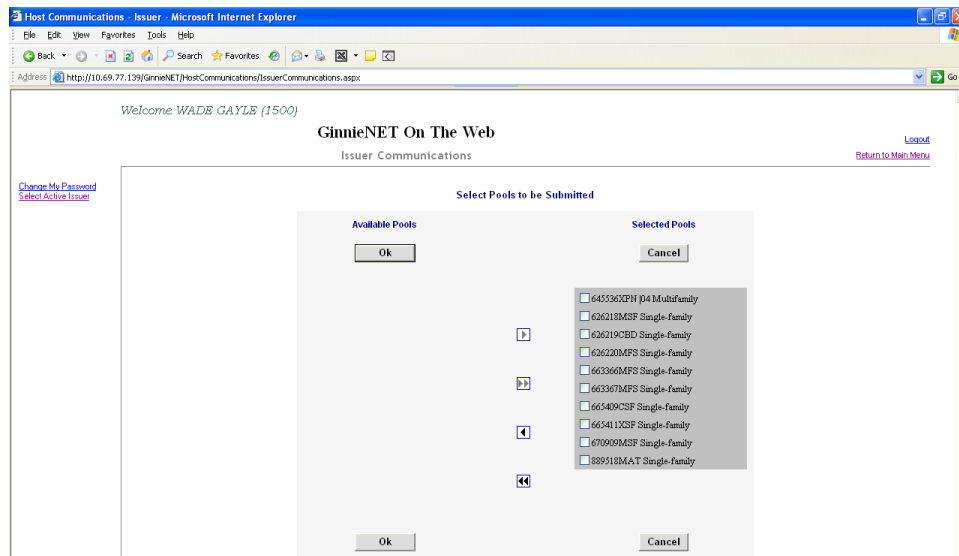


FIGURE 155: CERTIFICATIONS COMMUNICATIONS SELECTIONS SCREEN (MOVE REPORTS)

[Step 6] Once the desired reports have been selected, click on the single-arrow  button to move those reports over to the Available column of the screen.

- [Step 7] Click on the <OK> button. The Certifications Communications Selections screen will then refresh and display the moved records in the Available Pools column.
- [Step 8] Click on the <Submit> button to begin the SecurID Token verification process.
- [Step 9] Step through the complete **SecurID Token** verification process, as described earlier in the **SecurID Verification** section.
- [Step 10] Once the verification process is completed, the system will then display a transmission status and review (Results) page.

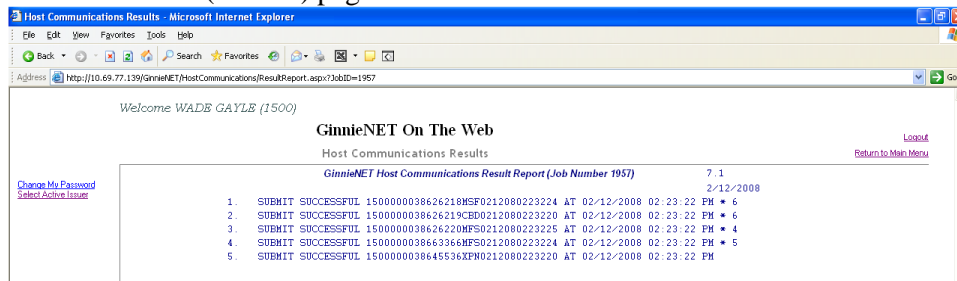


FIGURE 156: FIGURE CERTIFICATIONS COMMUNICATIONS: SUBMIT SUCCESSFUL RESULTS SCREEN

The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.

In the sample Master Agreement account shown above, note that the record is in fact showing a **SUBMIT SUCCESSFUL** return.

- [Step 11] The user may then either print the current results page report, or click on the **Return to Main Menu** link at the top of the page, to return the Ginnie<sup>NET</sup> Main Menu screen.

**NOTE:** After each successful transmission to the network a notification indicating activity on the Ginnie<sup>NET</sup> Server/Network is generated and sent by fax and posted on E-notification to corresponding users.

To access the Import Recertification function:

This option will allow a Issuer to create a list or import pool(s) tor submitted for recertification.

- [Step 1] Click the **Certifications Communications** link from the Host Communications menu.



FIGURE 157: GINNIE<sup>NET</sup> ON THE WEB: INVESTOR REPORTING COMMUNICATIONS OPTIONS SCREEN

The **Certifications Communications Selections** screen will then display.

**GinnieNET On The Web**  
Certifications Communications Selections

**Final Certifications**  
Select Final Certification Pools to Submit  
Final Certification pools to be Submitted  
No Final Certification Pools to be Submitted  
Select Final Certification Pools to Delete  
Final Certification pools to be Deleted  
No Final Certification Pools to be Deleted  
Retrieve Pools for Final Certification  
Create List Manually ☒ By Initial Certification Date  
Add Pools to Retrieve for Final Certification  
Pool Number: [ ] Issue Type: [X] Pool Type: [SF] Add  
Pools to be Retrieved for Final Certification  
No Pools to be Retrieved for Final Certification

**Document Custodian Transfer/Merger**  
Select Transfer/Merger Requests to Submit  
Transfer/Merger Requests to be Submitted  
No Transfer/Merger Requests to be Submitted  
Select Transfer/Merger Requests to Delete  
Transfer/Merger Requests to be Deleted  
No Transfer/Merger Requests to be Deleted

**HUD 11708**  
Select HUD 11708 Reports to Submit  
HUD 11708 Reports to be Submitted  
No HUD 11708 Reports to be Submitted  
Select HUD 11708 Reports to Delete  
HUD 11708 Reports to be Deleted  
No HUD 11708 Reports to be Deleted

**Issuer Recertification**  
Select from the List ☒ Create List Manually  
Select Issuer Recertification to Submit  
Issuer Recertification pools to be Submitted  
No Pools to Submit for Issuer Recertification  
Select from the List ☒ Create List Manually  
Select Issuer Recertification to Delete  
Issuer Recertification pools to be Deleted

**Custodian Recertification**  
Select from the List ☒ Create List Manually  
Select Custodian Recertification to Submit  
Custodian Recertification pools to be Submitted  
No Pools to Submit for Custodian Recertification  
Select from the List ☒ Create List Manually  
Select Custodian Recertification to Delete  
Custodian Recertification pools to be Deleted

FIGURE 158 : CERTIFICATIONS COMMUNICATIONS SELECTIONS SCREEN

[Step 2] Select the **Create List Manually** option to begin the pool Submission process.

Note: To create or import a pool(s) the Issuer has to submit the pool(s) via Ginnie<sup>NET</sup> before completing the following steps.

- Select **I** for a Issuer Recertification or **C** for a Custodian Recertification.
- Enter the Pool Number.
- Select the Issue Type.
- Select the Pool Type.

**Certifications Communications Selections**

**Single-family Final Certifications**  
Select Single-Family Final Certification Pools to Certify  
No Single-family Final Certification Pools to be Certified  
Select Single-family Final Certification Pools to Reject  
No Single-family Final Certification pools to Reject

**Document Custodian Transfer**  
Select Transfer/Merger Requests to Certify  
No Transfer/Merger requests to Certify  
Select Transfer/Merger Requests to Reject  
No Transfer/Merger requests to Reject

**HMBS Final Certifications**  
Select HMBS Final Certification Pools to Certify  
No HMBS Final Certification Pools to be Certified

**Recertification**  
Select from the List ☐ Create List Manually ☒  
Only posted pools that exist in the system will be Recertified.  
Add Pools to Certify  
Recert. Type: [C] Pool Number: [ ] Issue Type: [X] Pool Type: [SF] Add Import  
Recert. Type - Pool ID  
C-756123XSF Remove  
Select from the List ☒ Create List Manually  
Select Recertification Pools to Reject  
No Recertification pools to Reject

**HUD 11708 Reports**  
Select HUD 11708 Reports to Acknowledge  
No HUD 11708 Reports to Acknowledge  
Select HUD 11708 Reports to Return  
No HUD 11708 to Return

Submit

FIGURE 159: CERTIFICATIONS COMMUNICATIONS - RECERTIFICATIONS CREATE LIST MANUALLY

[Step 3] Click **Add** to generate a list of pool(s).

[Step 4] Click Add to continue adding pools or Remove to remove the pool from the list.

[Step 5] To import pool(s) from a list, click the **Import** button.

FIGURE 160: CERTIFICATIONS COMMUNICATIONS SELECTIONS SCREEN

[Step 6] Review the File layout for the Import option:

TABLE 39: IMPORT LAYOUT OPTIONS

Import Layout			
Field #	Field Name	Position	Format
1	Pool Number	1-6	XX9999
2	Issue Type	7	X, C, M, H
3	Pool Type	8-9	All valid Single-family, Multifamily, HMBS Pool Types
4	Recertification Type	10	I - Issuer, C - Custodian
5	Action Type	11	C - Certify, R - Reject
<b>Examples</b>			
123456XS FCC			
AB1234MARIR			



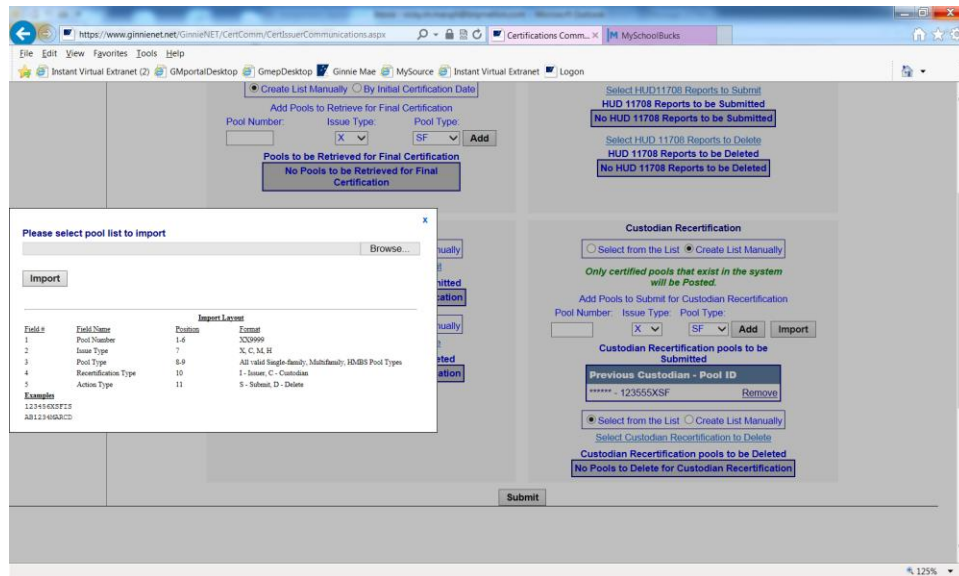


FIGURE 161: IMPORT LAYOUT

[Step 7] Select Browse to search for the pool file.

[Step 8] Select the file and click Open.

[Step 9] Select the Import button.



FIGURE 162: IMPORT TAB



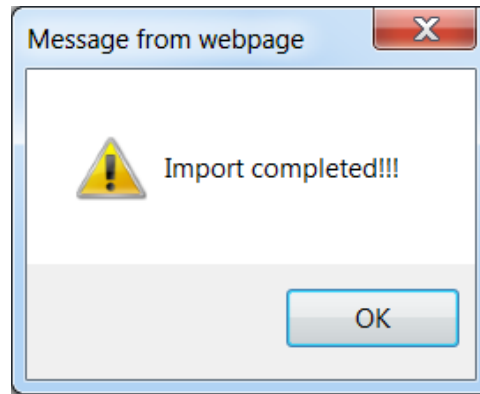


FIGURE 163: IMPORT COMPLETED NOTIFICATION

- [Step 1] Complete the SecurID Token Authentication process as described in **Section 7.2: SecurID Token Validation**.
- [Step 2] Once the verification process is complete, the system will display the Transmission Review screen.

FIGURE 164: GINNIE<sup>NET</sup> HOST COMMUNICATIONS RESULT REPORT (FOR JOB NUMBER 2025)

- [Step 3] This record indicates whether or not your request was executed successfully and will provide the date and time of submission and the FCN/FRN number generated upon successful transmission to the network.
- [Step 4] To either print the screen, or to return to the Main Menu, simply click on either link in the top right-hand corner of the screen.

**NOTE:** After each successful transmission to the network, a notification indicating activity on the Ginnie<sup>NET</sup> Server/Network is generated and sent by fax and posted on eNotification to the corresponding users.

This record indicates whether or not your request was executed successfully and provides the date and time of submission and the FTN number generated upon successful transmission to the network.

## 8.11 DOCUMENT CUSTODIAN TRANSFER/MERGER FUNCTIONS

### 8.11.1 Document Custodian Transfer Screen Functions

- Document Custodian Transfers, could be a Complete Transfer, Partial Transfer, Complete Merger or a Partial Merger.

- For Complete Document Custodian Transfers or Merger, the Issuer is required to submit a completed pool list.
- For Partial Document Custodian Transfer or Merger, the Issuer is required to submit a completed pool list for the new Document Custodian, previous Custodian(s) and/or existing Custodian(s).
- The Issuer can enter an Effective Date of Transfer any day of the month. The Issuer is required to enter this date.
- For Partial document Custodian Transfers and Mergers, the pool list will be validated by the Pool Processing Agent. Pools will be transferred based on this list. If there are any discrepancies with pool numbers (pool number not found, pool number does not belong to the Issuer, inactive pool), that specific pool(s) will be rejected and the remaining pools would be transferred. The rejected pools would be identified on the Ginnie<sup>NET</sup> confirmation, which is currently faxed to Issuer.

For example, four hundred (400) pools are requested to be transferred for a Partial Document Custodian Transfer, two (2) pools do not belong to the Issuer, the 398 pools are processed and the two (2) pools are rejected and identified as rejects on the confirmation.

**NOTE:** The Issuer is responsible to resubmit the two (2) rejected pools, if necessary, as a separate transfer request.

To access the Document Custodian Transfer screen functions, step through the following procedural flow:

[Step 1] On the Ginnie<sup>NET</sup> Main Menu screen, click on the **Host Communications** link.

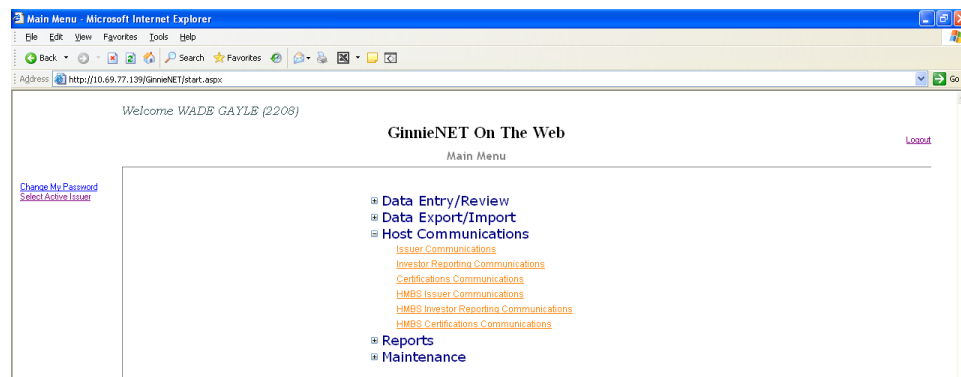


FIGURE 165: GINNIE<sup>NET</sup> MAIN MENU SCREEN (W/CERTIFICATIONS COMMUNICATIONS LINK)

[Step 2] Click on the **Certifications Communications** link. The Certifications Communications Selections screen will then display.

Issuer Host Communications - Certifications - Microsoft Internet Explorer

Address: http://10.69.77.139/GinnieNET/CertComm/CertIssuerCommunications.aspx

Welcome WADE GAYLE (3907)

**GinnieNET On The Web**

Certifications Communications

[Change My Password](#)  
[Select Active Issuer](#)

[Logout](#)  
[Return to Main Menu](#)

**Certifications Communications Selections**

**Final Certifications**

[Select Final Certification Pools to Submit](#)  
Final Certification pools to be Submitted  
**No Final Certification Pools to be Submitted**

[Select Final Certification Pools to Delete](#)  
Final Certification pools to be Deleted  
**No Final Certification Pools to be Deleted**

**Retrieve Pools for Final Certification**

☒ Create List Manually ☐ By Initial Certification Date

Add Pools to Retrieve for Final Certification

Pool Number:  Issue Type:  Pool Type:  **Add**

Pools to be Retrieved for Final Certification  
**No Pools to be Retrieved for Final Certification**

**Document Custodian Transfer Merger**

[Select Transfer/Merger Requests to Submit](#)  
Transfer Merger Requests to be Submitted  
**No Transfer Merger Requests to be Submitted**

[Select Transfer/Merger Requests to Delete](#)  
Transfer Merger Requests to be Deleted  
**No Transfer Merger Requests to be Deleted**

**HUD 11708**

[Select HUD 11708 Reports to Submit](#)  
HUD 11708 Reports to be Submitted  
**No HUD 11708 Reports to be Submitted**

[Select HUD 11708 Reports to Delete](#)  
HUD 11708 Reports to be Deleted  
**No HUD 11708 Reports to be Deleted**

**Issuer Recertification**

[Select Issuer Recertification to Submit](#)  
Issuer Recertification pools to be Submitted  
**No Pools to Submit for Issuer Recertification**

**Custodian Recertification**

[Select Custodian Recertification to Submit](#)  
Custodian Recertification pools to be Submitted  
**No Pools to Submit for Custodian Recertification**

**Submit**

FIGURE 166: CERTIFICATIONS COMMUNICATIONS SCREEN (DOCUMENT/CUSTODIAN TRANSFER)

[Step 3] Click on the **Select Transfer/Merger Requests to Submit** link to begin the report transmission process. The **Select Transfer/Merger Requests to be Submitted** screen will then display.

Issuer Host Communications - Certifications - Microsoft Internet Explorer

Address: http://10.69.77.139/GinnieNET/CertComm/CertIssuerCommunications.aspx

Welcome WADE GAYLE (1500)

**GinnieNET On The Web**

Certifications Communications

[Change My Password](#)  
[Select Active Issuer](#)

[Logout](#)  
[Return to Main Menu](#)

**Select Transfer/Merger Requests to be Submitted**

**Ok** **Cancel**

Issuer ID - Cust ID - Transfer Type - Transfer Date	Issuer ID - Cust ID - Transfer Type - Transfer Date
1300-000038-Complete Transfer-09/18/2007	

**Ok** **Cancel**

FIGURE 167: SELECT TRANSFER/MERGER REQUESTS TO BE SUBMITTED SCREEN

- [Step 4] Click on any of the individual checkbox fields ☒ to select a *single* report—or *multiple* reports in the left column.
- [Step 5] Click on the double-arrow  button to select *all* reports listed in the Selected Pools column.

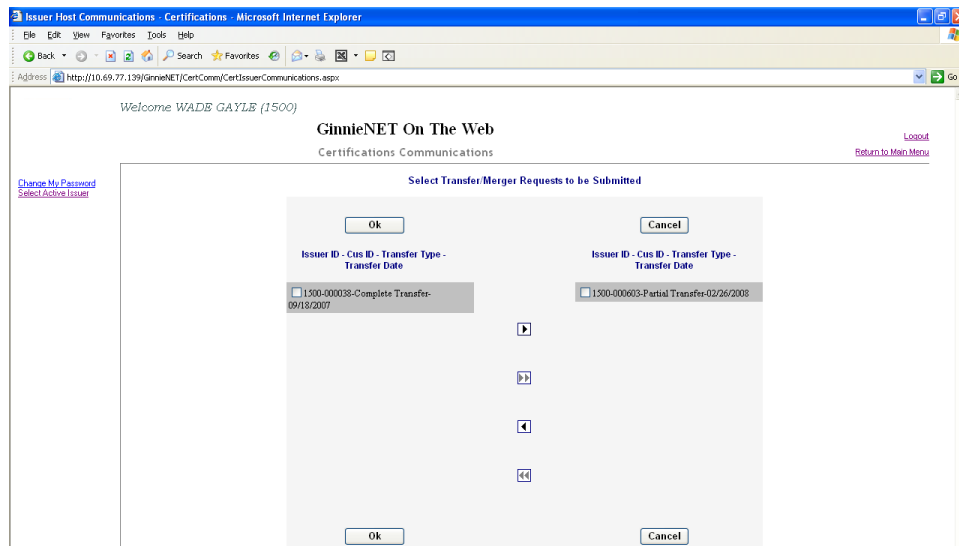


FIGURE 168: SELECT TRANSFER/MERGER REQUESTS TO BE SUBMITTED SCREEN (MOVE REPORTS)

- [Step 6] Once the desired reports have been selected, click on the single-arrow  button to move those reports over to the Available column of the screen.
- [Step 7] Click on the <OK> button. The Certifications Communications Selections screen will then refresh and display the moved records in the Available Pools column.
- [Step 8] Click on the <Submit> button to begin the SecurID Token verification process.
- [Step 9] Step through the complete **SecurID** verification process, as described earlier in the **SecurID Verification** section.
- [Step 10] Once the verification process is completed, the system will then display a transmission status and review (Results) page.

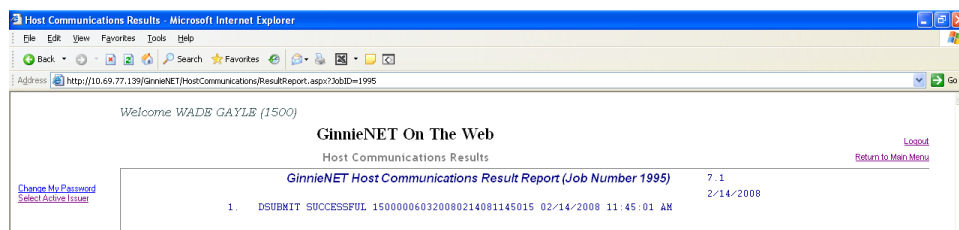


FIGURE 169: CERTIFICATIONS COMMUNICATIONS: SUBMIT SUCCESSFUL RESULTS SCREEN

❶ The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.

- [Step 11] The user may then either print the current results page report, or click on the **Return to Main Menu** link at the top of the page, to return the Ginnie*NET* Main Menu screen.

**NOTE:** After each successful transmission to the network a notification indicating activity on the Ginnie<sup>NET</sup> Server/Network is generated and sent by fax and posted on E-notification to corresponding users.

### 8.11.2 Document Custodian Merger Screen Functions

To access the Document Custodian Merger screen functions, step through the following procedural flow:

[Step 1] On the Ginnie<sup>NET</sup> Main Menu screen, click on the **Host Communications** link.



FIGURE 170: GINNIE<sup>NET</sup> MAIN MENU SCREEN (W/CERTIFICATIONS COMMUNICATIONS LINK)

[Step 2] Click on the **Certifications Communications** link. The Certifications Communications Selections screen will then display.

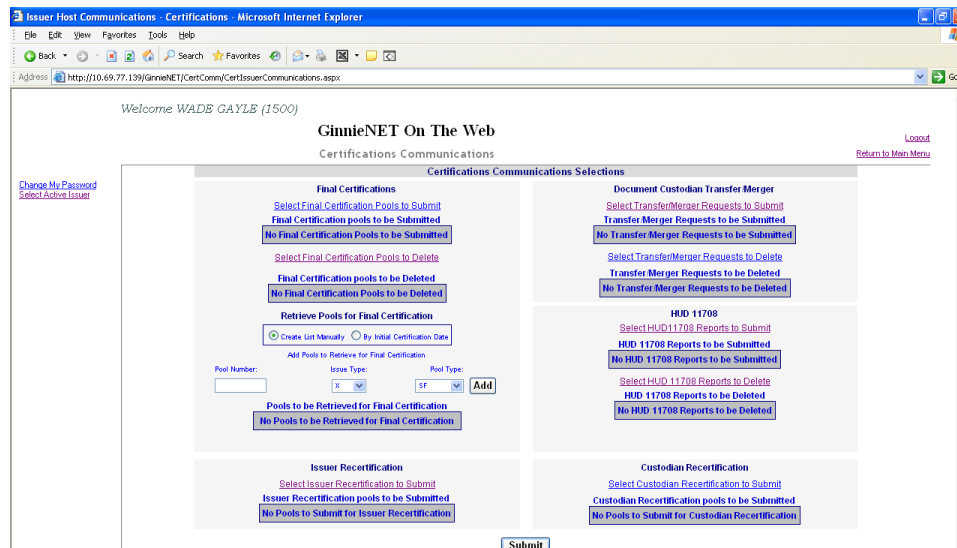


FIGURE 171: CERTIFICATIONS COMMUNICATIONS SCREEN (DOCUMENT/CUSTODIAN MERGER)

[Step 3] Click on the **Select Transfer/Merger Requests to Submit** link to begin the report transmission process. The **Select Transfer/Merger Requests to be Submitted** screen will then display.

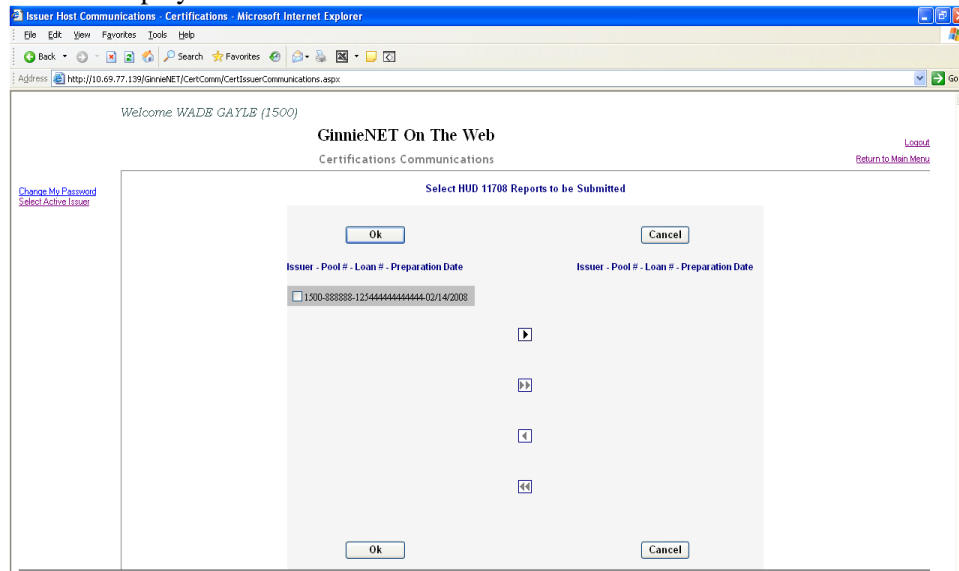


FIGURE 172: SELECT TRANSFER/MERGER REQUESTS TO BE SUBMITTED SCREEN

[Step 4] Click on any of the individual checkbox fields [☒] to select a *single* report—or *multiple* reports in the left column.

[Step 5] Click on the double-arrow [»] button to select *all* reports listed in the Selected Pools column.

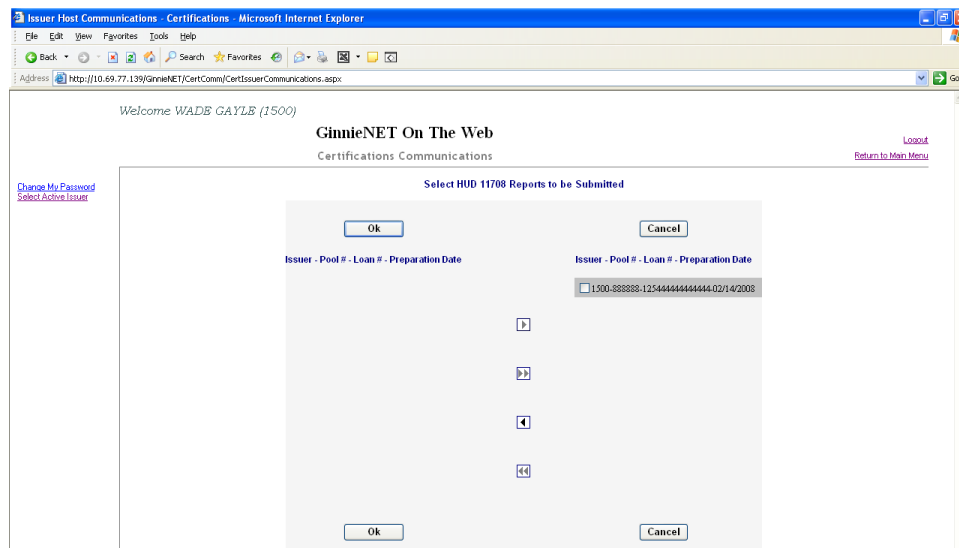


FIGURE 173: SELECT TRANSFER/MERGER REQUESTS TO BE SUBMITTED SCREEN (MOVE REPORTS)

[Step 6] Once the desired reports have been selected, click on the single-arrow [◀] button to move those reports over to the Available column of the screen.

- [Step 7] Click on the <OK> button. The Certifications Communications Selections screen will then refresh and display the moved records in the Available Pools column.
- [Step 8] Click on the <Submit> button to begin the SecurID Token verification process.
- [Step 9] Step through the complete **SecurID Token** verification process, as described earlier in the **SecurID Verification** section.
- [Step 10] Once the verification process is completed, the system will then display a transmission status and review (Results) page.



FIGURE 174: CERTIFICATIONS COMMUNICATIONS: QUARTCERT SUCCESSFUL RESULTS SCREEN

- ❶ The record shown will then indicate whether or not the request was successfully executed, and provide the date and time of the submission, as well as the FTN number generated upon successful transmission to the network.
- ❷ In the sample Master Agreement account shown above, note that the record is in fact showing a **QUARTCERT SUCCESSFUL** return.

- [Step 11] The user may then either print the current results page report, or click on the **Return to Main Menu** link at the top of the page, to return the Ginnie<sup>NET</sup> Main Menu screen.

**NOTE:** After each successful transmission to the network a notification indicating activity on the Ginnie<sup>NET</sup> Server/Network is generated and sent by fax and posted on E-notification to corresponding users.

## 9 REPORTS

All reports can be viewed on the screen or printed using *Adobe Reader*. Reports can also be saved to a .pdf (Portable Document Format) document file format.

All reporting functions are the same. Use the following reporting instructions for the generation of all reports within the **Reports** menu. The **Reports** menu options enable the user to print all of the following:

- New Pool Processing reports;
- Certifications reports; and
- Investor Reporting files.



FIGURE 175: GINNIE<sup>NET</sup> MAIN MENU SCREEN (w/NEW POOL PROCESSING LINK)

### 9.1 NEW POOL PROCESSING

- Schedule of Subscribers (11705) and Schedule of Subscribers (11705—HMBS)
- Schedule of Pooled Mortgages (11706) and Schedule of Pooled Mortgages (11706 – HMBS)
- Schedule of Pooled Mortgages with data—11706 and Schedule of Pooled Mortgages with data—11706 (HMBS)
- Schedule A of Serial Note Pools
- Certification and Agreement—11711B
- Prospectus Ginnie Mae I Project Loan Securities—1724
- Prospectus Ginnie Mae I Construction and Permanent Loan Securities—1731
- Certification for Construction Loans—1732
- Bond Finance Pool Certification
- Bond Finance Pool Consolidation Certification
- Master Agreement Certification
- Targeted Pool Report
- Targeted Loans Report—All loans in selected pools



- Targeted Loans Report—Specified loans
- Modified Loan Payment History
- Loans with Annex—Special Disclosures
- Loans with Non Level Payment Provisions
- Non Level Payment Schedule
- Certification for Mature Loans
- Certification and Agreement—11711B (HMBS).

## **9.2 CERTIFICATIONS**

- 11706—Recertification
- Recertification Status Report
- Document Release Form (11708)
- Status Report (11708)
- Bond Finance Pool Certification
- Final Certification Status Report
- Final Certification Status Report (HMBS)
- Schedule [A] of Serial Note Pools
- Bond Finance Pool Consolidation Certification
- Builder Bond Consolidation Certification
- Master Custodial Agreement—11715
- Schedule of Pooled Mortgages—11706
- Schedule of Pooled Mortgages—11706 (HMBS)
- Schedule of Pooled Mortgages with data—11706
- Schedule of Pooled Mortgages with data—11706 (HMBS)

## **9.3 INVESTOR REPORTING**

- Issuer's Monthly Summary Report (11710D)
- Status Report (11710D)
- Form HUD-11714
- Form HUD-11714SN
- List of HUD-11714SN Monthly Remittance
- Monthly Remit
- Monthly Remittance Summary Report

## 9.4 REPORTING FUNCTIONS

All reporting functions are the same. Use the following reporting instructions for generation of all reports in the Reports menu.

### 9.4.1 Search Form Elements

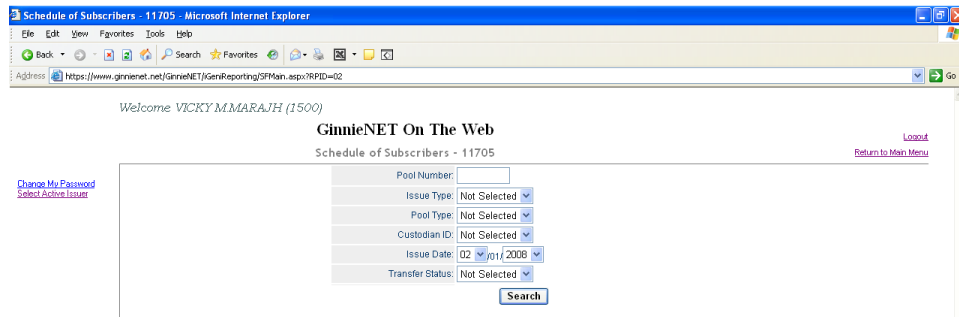


FIGURE 176: GINNIE*NET* MAIN MENU SCREEN: SCHEDULE OF SUBSCRIBERS—11705 LINK)

### 9.4.2 Searching Mortgage Records

- [Step 1] On the Schedule of Subscribers—11705 Search screen, enter the information that will then be used to identify the record(s) you wish to search. The user may initiate a search by entering either a Pool Number; an Issue Type; a Pool Type, Custodian ID; Issue Date or Transfer Status, and add to the respective search fields to refine the search argument.
- [Step 2] Click on the <Search> button to retrieve the record(s) defined in the initial search argument. When the desired record item(s) display in the results area, the system will switch the view to Search Results Page Only if the search returns *multiple* record results. If the search returns only one (1) record, Ginnie*NET* will switch the view to the Details page directly.

#### 9.4.2.1 Searching Single Records

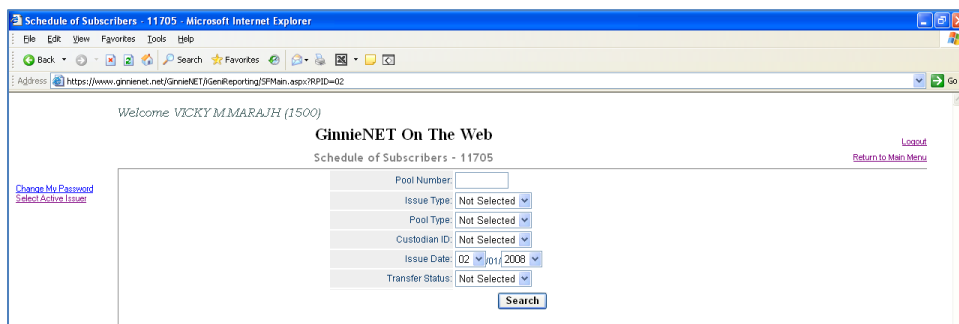


FIGURE 177: GINNIE*NET* MAIN MENU SCREEN: SCHEDULE OF SUBSCRIBERS—11705 LINK)

- [Step 1] Enter a report query and click on the <Search> button to initiate the search argument.
- [Step 2] Once located, click on the desired record.

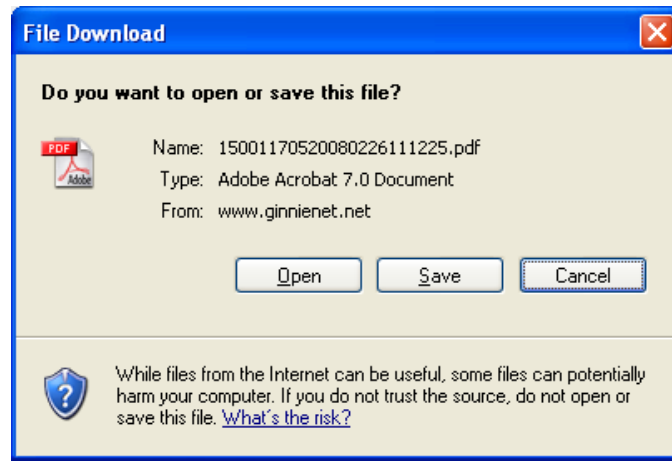
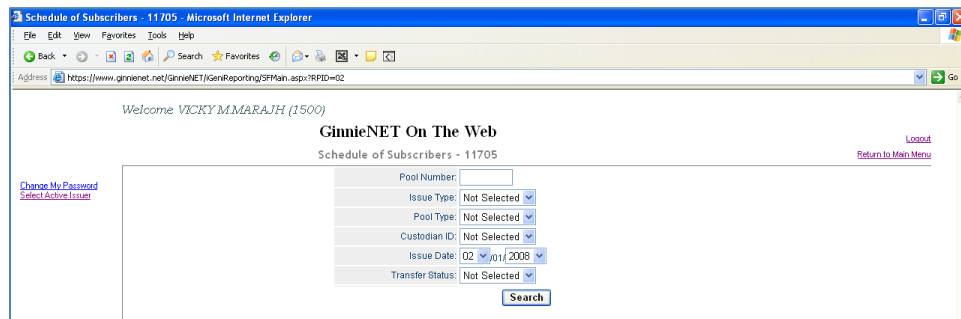


FIGURE 178: FILE DOWNLOAD SCREEN)

[Step 3] Click on the <Open> button to *open* the current record, or click on the <Save> button to *save* the record to a specified repository point.

#### 9.4.2.2 Searching Multiple Records

FIGURE 179: GINNIE<sup>NET</sup> MAIN MENU SCREEN: SCHEDULE OF SUBSCRIBERS—11705 LINK)

By leaving the Pool Number field empty, and entering any other search query, Ginnie<sup>NET</sup> will switch the view to a search results page that can display *multiple* records, when multiple pools are entered on the system.

[Step 1] Enter a report query without entering a Pool Number, as mentioned above.

Schedule of Subscribers - 11705 - Windows Internet Explorer

https://www.ginnie.net/~/GinnieNET/GentReport/SFMain.asp?SPID=02

File Edit View Favorites Tools Help

Schedule of Subscribers - 11705

Page Tools

Welcome VICKY MARAJH

GinnieNET On The Web

Schedule of Subscribers - 11705

Logout

Return to Main Menu

Choose My Password

Back to Search Page

Select	Pool#	Draw#	Issue Type	Pool Type	Custodian ID	Issue Date	Maturity Date	Edit Status	Transfer Status	OAA	ETN	
<input type="checkbox"/>	391712	X	SF	000215	2936	03/01/2008	03/15/2023	Passed Edits	Certified	\$2,692,650.00	2936000215391712XSF0310081241110	
<input type="checkbox"/>	400504	M	SF	000215	2936	03/01/2008	03/20/2038	Passed Edits	Certified	\$14,587,767.00	2936000215400504MSF0307081215469	
<input type="checkbox"/>	400505	M	SF	000215	2936	03/01/2008	03/20/2038	Passed Edits	Certified	\$44,652,461.00	2936000215400505MSF0311080958550	
<input type="checkbox"/>	400506	M	SF	000215	2936	03/01/2008	03/20/2038	Passed Edits	Certified	\$8,065,782.00	2936000215400506MSF0310080641024	
<input type="checkbox"/>	400507	M	SF	000215	2936	03/01/2008	03/20/2038	Passed Edits	Certified	\$568,764.00	2936000215400507MSF0307081215465	
<input type="checkbox"/>	400504	X	SF	000215	2936	03/01/2008	03/15/2038	Passed Edits	Certified	\$6,452,265.00	2936000215400504XSF0314080311210	
<input type="checkbox"/>	400505	X	SF	000215	2936	03/01/2008	03/15/2038	Passed Edits	Certified	\$54,150,896.00	2936000215400505XSF0312081243482	
<input type="checkbox"/>	400506	X	SF	000215	2936	03/01/2008	03/15/2038	Passed Edits	Certified	\$32,085,832.00	2936000215400506XSF0314080309305	
<input type="checkbox"/>	400507	X	SF	000215	2936	03/01/2008	03/15/2038	Passed Edits	Certified	\$5,319,824.00	2936000215400507XSF0314081212041	
<input type="checkbox"/>	473388	07	X	CL	000314	3640	03/01/2008	08/15/2049	Passed Edits	Certified	\$867,232.00	3640000314473388XCL0311080911253

1 2 3 4 5 6 7 8 9 10 ...

Select All

Remove All

Display Selected Report Items

FIGURE 180: SCHEDULE OF SUBSCRIBERS—11705 SELECTION SCREEN:)

[Step 2] Click on any of the individual checkboxes (☒) shown in the **Select** column to select *one or more* record items.

[Step 3] Click on the <Display Selected Report Items> button at the bottom of the screen, or click on the <Select All> button to initiate the search argument.

[Step 4] A system-generated message screen will display with the following message:

Select	Pool#	Draw#	Issue Type	Pool Type	Custodian ID	Issue Date	Maturity Date	Edit Status	Transfer Status	OAA	ETN
<input type="checkbox"/>	70					1/2010	10/15/2050	Not Passed	New Pool	\$500,000.00	
<input type="checkbox"/>	71					1/2010	12/20/2040	Not Passed	New Pool	\$1,036,699.00	
<input type="checkbox"/>	72					1/2010	01/15/2040	Not Passed	New Pool	\$501,975,961.00	

FIGURE 181: PRINT REQUEST MESSAGE LOG DISPLAY

[Step 5] Click on the <OK> button.

[Step 6] Click on the **Report Download** link, located in the upper left-hand corner of the screen.

[Step 7] Select the desired Confirmation Number from the **Confirmation#** column.

[Step 8] Click on the <Open> button to *open* the current record, or click on the <Save> button to *save* the record to a specified repository point.

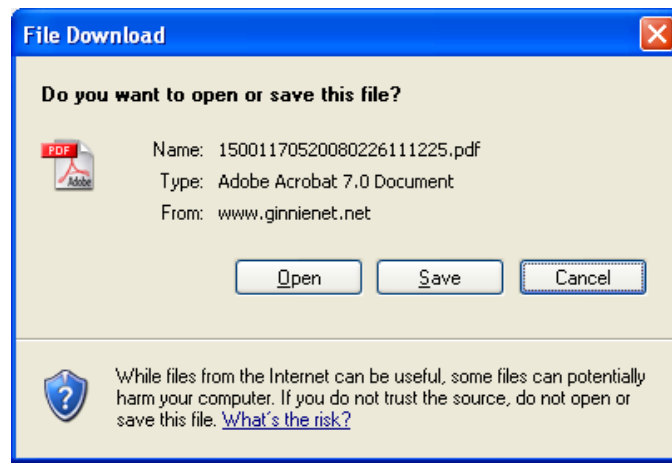


FIGURE 182: FILE DOWNLOAD SCREEN)

[Step 9] Click on the <Open> button to *open* the current record, or click on the <Save> button to *save* the record to a specified repository point. The user may also alternatively click on the <Cancel> button to abort the current Open/Save action, and to exit the *Adobe Reader* program.

## 10 APPENDICES

### A.1 APPENDIX A: TERMS, DEFINITIONS, ACRONYMS AND ABBREVIATIONS

TABLE 40 DOCUMENT TERMS, DEFINITIONS AND ACRONYMS

ACRONYM	DEFINITION
<b>ABA#</b>	Bank's Routing Number
<b>ACH</b>	Automated Clearinghouse
<b>ACS</b>	Automated Collection System
<b>ARM</b>	Adjustable Rate Mortgage
<b>CMT</b>	Constant Maturity Treasury
<b>EST</b>	Eastern Standard Time
<b>EWODS</b>	Enterprise-Wide Operational Data Store
<b>.EXE or .exe</b>	An Executable file type
<b>FCN</b>	File Certification Number
<b>FC-FCN</b>	Final Certification-File Certification Number
<b>FC-FTN</b>	Final Certification-File Transmission Number
<b>FC-FRN</b>	Final Certification-File Rejection Number
<b>FHA</b>	Federal Housing Administration
<b>FIC</b>	Fixed Installment Control
<b>FISMA</b>	Federal Information Security Management Act (of 2002)
<b>FRB</b>	Federal Reserve Bank
<b>FRBNY</b>	Federal Reserve Bank of New York
<b>FRN</b>	File Rejection Number
<b>FTN</b>	File Transmission Number
<b>GEM</b>	Growing Equity Mortgage
<b>GMEP</b>	Ginnie Mae Enterprise Portal
<b>GNMA</b>	Government National Mortgage Association (Ginnie Mae)
<b>GPM</b>	Graduated Payment Mortgage
<b>IR</b>	Internal Reserve
<b>IT</b>	Information Technology
<b>LAN</b>	Local Area Network
<b>LIBOR</b>	London Interbank Offered Rate
<b>M2SYS</b>	Accelerated Biometrics software vendor
<b>MB</b>	Megabytes
<b>MBS</b>	Mortgage-Backed Security
<b>MH</b>	Manufactured Home
<b>MHz</b>	Megahertz
<b>MIP</b>	Multiple Issuer Pool
<b>ML</b>	Code for a type of ARM pool
<b>MM/DD/YYYY</b>	Month/Year

ACRONYM	DEFINITION
<b>MM/YYYY</b>	Month/Day/Year
<b>OAA</b>	Original Aggregate Amount
<b>OPB</b>	Original Principal Balance
<b>P&amp;I</b>	Principal <b>and</b> Interest
<b>PC</b>	Personal Computer
<b>PDF</b> or <b>.pdf</b>	Portable Document Format
<b>PIH</b>	Public Indian Housing
<b>PPA</b>	Pool Processing Agent
<b>QUARTCERT</b>	Quarterly Certifications
<b>RAM</b>	Random Access Memory
<b>RCC-FCN</b>	Recertification Custodian Certification File Certification Number
<b>RCI-FCN</b>	Recertification Issuer Certification File Certification Number
<b>RCC-FRN</b>	Recertification Custodian Certification Final Rejection Number
<b>RCI-FRN</b>	Recertification Issuer File Rejection Number
<b>RCC-FTN</b>	Recertification Custodian File Transmission Number
<b>RCI-FTN</b>	Recertification Issuer File Transfer Number
<b>RPB</b>	Remaining Principal Balance
<b>RD</b>	Rural Development
<b>ROM</b>	Read Only Memory
<b>SN</b>	Serial Note
<b>SO</b>	Security Officer
<b>SSN</b>	Social Security Number
<b>T&amp;I</b>	Tax and Insurance
<b>TLI</b>	Targeted Lending Initiative
<b>TOC</b>	Table of Contents
<b>UPB</b>	Unpaid Principal Balance
<b>URL</b>	Universal Resource Locator
<b>USB</b>	Universal Serial Bus
<b>VA</b>	Veterans Administration
<b>WAC</b>	Weighted Average Coupon
<b>MF</b>	Multifamily
<b>SF</b>	Single Family